

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	29,581	3,636,371	12.292			29,581			7	5	80	92
2001	30,522	3,168,228	10.380			30,522			5	11	79	95
2002	31,324	4,105,952	13.108			31,324	1		10	9	77	97
2003	41,635	4,219,560	10.134			41,635			8	18	94	120
2004	39,311	5,662,648	14.404			39,311			2	15	86	103
TOTAL	172,373	20,792,759	12.063			172,373	1		32	58	416	507
O.D.		46,889	.027							1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,199,954	164,846	519,788			582,148	109,972	902,018	157,645
2001			655,383	481,324	473,529			655,925	229,628	527,496	144,943
2002	438,687		1,426,334	398,355	303,924			821,239	195,838	359,672	161,903
2003			949,898	727,223	340,282			751,959	514,506	773,539	162,153
2004			545,030	726,669	475,940			1,112,101	1,789,481	844,070	169,357
TOTAL	438,687		4,776,599	2,498,417	2,113,463			3,923,372	2,839,425	3,406,795	796,001
O.D.				31,211	5,500				3,348	5,000	1,830

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,473,543	184,958	520,828			1,419,277	154,290	1,280,863	166,788
2001	152	33,977	838,741	472,353	465,280	233	36,386	1,191,547	305,704	722,670	156,828
2002	571,061	119,636	1,982,902	370,602	321,998	1,259	140,977	2,131,981	267,662	466,965	169,512
2003	415	161,040	2,092,374	550,792	358,821	1,266	249,950	2,476,369	520,521	897,498	170,909
2004	676	189,200	2,167,326	496,750	449,413	3,148	446,459	3,537,102	905,122	920,569	176,470
TOTAL	572,304	503,853	8,554,886	2,075,455	2,116,340	5,906	873,772	10,756,276	2,153,299	4,288,565	840,507
O.D.	11	2,973	39,566	21,965	6,086	4	763	7,511	3,306	4,599	1,926

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,317,825	10,669,615	842,433	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	778,109	-295,806	12,516	
TOTAL LOSSES	22,095,934	10,373,809	854,949	
EXPECTED LOSSES	18,614,561	11,111,163	1,015,277	
CREDIBILITY	.08	.20	.30	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.819	6.018	.496	19.333
INDICATED (POST-TEST)	10.742	5.043	.416	16.201
PRES. ON RATE LEVEL	9.600	5.730	.524	15.854
DERIVED BY FORMULA	9.691	5.593	.492	15.776
UNDERLYING PRES. RATE	10.799	6.446	.589	17.834
PROPOSED	9.739	5.621	.494	15.854

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	17.138
IND. RATES				17.14	MINIMUM PREMIUM	
MAN. RATES	19.70	18.61	18.99	+ 17.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	33,802	1,409,601	4.170			1	7	37	45
2001	36,905	973,361	2.637			2		31	33
2002	37,690	1,836,699	4.873	1		6	1	20	28
2003	36,074	641,450	1.778			2		21	23
2004	37,578	1,179,168	3.137				3	26	29
TOTAL	182,049	6,040,279	3.318	1		11	11	135	158
O.D.		3,059	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			186,325	141,896	213,057			214,894	302,204	272,766	78,459
2001			258,022		146,937			163,070		314,745	90,587
2002	637,468		663,971	681	79,876			301,375	2,020	89,470	61,838
2003			280,903		68,529			89,797		122,837	79,384
2004				97,493	146,474				636,328	237,928	60,945
TOTAL	637,468		1,389,221	240,070	654,873			769,136	940,552	1,037,746	371,213
O.D.											3,059

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			220,827	159,207	213,481			505,639	423,991	387,330	83,010
2001	68	12,495	320,524	4,197	143,096	85	12,900	417,030	9,958	427,566	98,015
2002	726,650	48,430	817,020	15,338	85,167	439	48,718	729,737	20,541	116,194	64,744
2003	79	30,229	382,081	16,803	66,240	137	27,019	257,758	18,247	135,705	83,671
2004	144	28,232	332,225	73,253	122,522	554	79,194	671,142	210,987	244,992	63,505
TOTAL	726,941	119,386	2,072,677	268,798	630,506	1,215	167,831	2,581,306	683,724	1,311,787	392,945
O.D.											3,209

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,669,356	2,894,815	396,154			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	161,102	-90,393	5,078			
TOTAL LOSSES	5,830,458	2,804,422	401,232			
EXPECTED LOSSES	3,928,617	3,038,397	435,097			
CREDIBILITY	.08	.21	.32			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.203	1.540	.220	4.963		
INDICATED (POST-TEST)	2.684	1.291	.184	4.159		
PRES. ON RATE LEVEL	1.918	1.484	.213	3.615		
DERIVED BY FORMULA	1.979	1.443	.204	3.626		
UNDERLYING PRES. RATE	2.158	1.669	.239	4.066		
PROPOSED	1.979	1.443	.204	3.626		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.919
IND. RATES				3.92	MINIMUM PREMIUM	
MAN. RATES	4.63	4.39	4.33	+ 3.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	12,681	271,886	2.144			12,681				1	17	18
2001	12,518	48,492	.387			12,518					13	13
2002	12,699	91,760	.722			12,699				1	13	14
2003	14,879	1,042,576	7.007			14,879			4	1	11	16
2004	15,198	291,143	1.915			15,198				1	17	18
TOTAL	67,975	1,745,857	2.568			67,975			4	4	71	79
O.D.		53										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				10,718	155,533				4,060	84,847	16,728
2001					16,234					14,488	17,770
2002				6,930	29,061				10,958	34,188	10,623
2003			748,010	3,732	26,013			193,890	2,801	38,975	29,155
2004				32,638	82,064				15,157	121,330	39,954
TOTAL			748,010	54,018	308,905			193,890	32,976	293,828	114,230
O.D.											53

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				12,026	155,844				5,696	120,484	17,698
2001		87	1,516	272	15,673		9	1,067	301	19,620	19,227
2002		782	10,955	7,117	28,167		830	14,708	13,537	42,397	11,122
2003	204	72,791	921,232	31,967	40,399	264	51,078	452,571	21,313	49,460	30,729
2004	78	14,346	168,968	35,821	67,755	91	13,708	115,622	26,272	107,423	41,632
TOTAL	282	88,006	1,102,671	87,203	307,838	358	65,625	583,968	67,119	339,384	120,408
O.D.											56

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,840,910	801,544	120,464	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	91,332	-42,603	1,308	
TOTAL LOSSES	1,932,242	758,941	121,772	
EXPECTED LOSSES	2,194,912	1,507,686	108,081	
CREDIBILITY	.04	.11	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.843	1.117	.179	4.139
INDICATED (POST-TEST)	2.382	.936	.150	3.468
PRES. ON RATE LEVEL	2.871	1.972	.141	4.984
DERIVED BY FORMULA	2.851	1.858	.142	4.851
UNDERLYING PRES. RATE	3.229	2.218	.159	5.606
PROPOSED	2.851	1.858	.142	4.851

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.243
IND. RATES				5.24	MINIMUM PREMIUM	
MAN. RATES	6.59	5.97	5.97	+ 5.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	142,419	2,287,128	1.605			4	11	73	88
2001	143,054	2,149,522	1.502			4	8	59	71
2002	153,415	2,037,100	1.327		1	3	14	69	87
2003	165,156	3,902,214	2.362			6	14	61	81
2004	169,421	1,821,781	1.075				7	79	86
TOTAL	773,465	12,197,745	1.577		1	17	54	341	413
O.D.		2,059							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			532,565	413,604	341,757			222,860	209,903	342,872	223,567
2001			694,950	168,766	321,930			144,629	256,796	315,187	247,264
2002		134,202	350,021	334,478	259,034		52,868	126,015	219,139	343,580	217,763
2003			928,845	511,799	377,464			677,384	799,089	275,095	332,538
2004				234,533	364,175				144,692	663,058	415,323
TOTAL		134,202	2,506,381	1,663,180	1,664,360		52,868	1,170,888	1,629,619	1,939,792	1,436,455
O.D.											2,059

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			653,990	464,062	342,436			543,333	294,494	486,880	236,534
2001	181	34,843	887,999	171,505	315,979	77	12,510	438,838	328,487	433,209	267,540
2002	262	252,465	680,830	298,372	263,765	2,290	198,240	520,493	261,089	433,812	227,998
2003	373	141,899	1,832,599	406,855	377,812	1,184	232,381	2,286,778	607,729	371,207	350,495
2004	379	77,526	912,585	208,487	309,100	596	86,215	727,498	177,859	594,437	432,767
TOTAL	1,195	506,733	4,968,003	1,549,281	1,609,092	4,147	529,346	4,516,940	1,669,658	2,319,545	1,515,334
O.D.											2,165

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	10,526,364	7,147,576	1,517,499		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	383,076	-177,783	16,159		
TOTAL LOSSES	10,909,440	6,969,793	1,533,658		
EXPECTED LOSSES	9,281,580	6,226,394	1,345,829		
CREDIBILITY	.21	.54	.83		
PURE PREMIUMS					
INDICATED (PRE-TEST)	1.410	.901	.198	2.509	
INDICATED (POST-TEST)	1.182	.755	.166	2.103	
PRES. ON RATE LEVEL	1.067	.716	.154	1.937	
DERIVED BY FORMULA	1.091	.737	.164	1.992	
UNDERLYING PRES. RATE	1.200	.805	.174	2.179	
PROPOSED	1.091	.737	.164	1.992	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				2.15	MINIMUM PREMIUM
MAN. RATES	2.43	2.27	2.32	+ 2.15	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	17,305	5,681,947	32.834			17,305	1	1	6	11	71	90
2001	14,608	3,909,892	26.765			14,608	2	1	9	7	53	72
2002	11,475	3,874,473	33.764			11,475		1	3	6	39	49
2003	11,322	1,976,243	17.454			11,322			5	6	33	44
2004	11,920	1,382,777	11.600			11,920	2			7	32	41
TOTAL	66,630	16,825,332	25.252			66,630	5	3	23	37	228	296
O.D.		382										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2000	402,744	428,965	873,679	268,523	379,820		1,065,206	745,366	1,091,823	364,857	60,964	
2001	340,917	564,306	1,343,656	142,391	258,822	5,615	410,649	428,034	65,002	308,622	41,878	
2002		741,889	332,142	91,249	269,103		1,563,036	333,631	111,857	374,166	57,400	
2003			834,696	246,768	99,088			436,484	164,893	112,770	81,544	
2004	212,904		230,211		222,312	290,385			155,993	232,167	38,805	
TOTAL	956,565	1,735,160	3,384,173	979,142	1,229,145	296,000	3,038,891	1,943,515	1,589,568	1,392,582	280,591	
O.D.											382	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2000	524,775	254,833	960,874	282,134	380,581		608,446	1,200,920	1,104,213	518,097	64,500	
2001	448,071	456,259	1,671,907	150,781	258,146	19,702	457,083	1,086,537	99,201	423,586	45,312	
2002	189	159,096	531,298	94,818	265,971	7,120	596,435	972,361	158,717	471,723	60,098	
2003	278	103,090	1,323,192	203,962	119,651	668	130,449	1,206,641	172,064	150,077	85,947	
2004	223,200	60,749	715,028	175,311	196,850	421,959	49,345	417,549	120,714	220,729	40,435	
TOTAL	1,196,513	1,034,027	5,202,299	907,006	1,221,199	449,449	1,841,758	4,884,008	1,654,909	1,784,212	296,292	
O.D.											403	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,608,054	5,567,326	296,695	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	474,359	-240,999	3,115	
TOTAL LOSSES	15,082,413	5,326,327	299,810	
EXPECTED LOSSES	11,722,216	6,623,022	288,509	
CREDIBILITY	.04	.11	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	22.636	7.994	.450	31.080
INDICATED (POST-TEST)	18.969	6.699	.377	26.045
PRES. ON RATE LEVEL	15.640	8.837	.385	24.862
DERIVED BY FORMULA	15.773	8.602	.384	24.759
UNDERLYING PRES. RATE	17.593	9.940	.433	27.966
PROPOSED	15.839	8.638	.385	24.862

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	26.875
IND. RATES				26.88	MINIMUM PREMIUM	
MAN. RATES	30.20	28.76	29.78	+ 26.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	59,831	3,478,891	5.814			59,831			9	2	58	69
2001	54,939	3,537,548	6.439			54,939	1		6	3	48	58
2002	51,251	558,670	1.090			51,251				3	31	34
2003	52,993	1,152,059	2.173			52,993				3	29	32
2004	54,759	1,085,157	1.981			54,759			1	3	38	42
TOTAL	273,773	9,812,325	3.584			273,773	1		16	14	204	235
O.D.		1,455										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,110,342	14,094	716,692			1,036,185	375	483,772	117,431
2001	3,000		823,719	82,695	420,438	27,165		1,549,305	142,164	384,393	104,669
2002				43,003	223,030				22,882	175,625	94,130
2003				102,778	447,213				77,969	400,941	123,158
2004			107,600	117,468	225,090			41,700	208,637	280,976	103,686
TOTAL	3,000		2,041,661	360,038	2,032,463	27,165		2,627,190	452,027	1,725,707	543,074
O.D.											1,455

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,307,172	15,813	718,127			1,915,212	526	686,959	124,242
2001	4,114	33,758	860,164	90,704	410,058	69,775	40,300	1,296,712	195,368	527,570	113,252
2002	8	5,688	79,110	46,119	215,907	18	3,134	55,076	33,413	216,331	98,554
2003	71	30,659	392,102	111,998	395,036	90	20,471	276,277	95,767	437,771	129,809
2004	255	55,994	634,122	119,819	192,594	525	75,533	616,264	161,564	272,126	108,041
TOTAL	4,448	126,099	3,272,670	384,453	1,931,722	70,408	139,438	4,159,541	486,638	2,140,757	573,898
O.D.											1,565

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,772,604	4,943,570	575,463	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	177,445	-161,368	7,361	
TOTAL LOSSES	7,950,049	4,782,202	582,824	
EXPECTED LOSSES	4,342,041	5,015,521	643,368	
CREDIBILITY	.11	.27	.41	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.904	1.747	.213	4.864
INDICATED (POST-TEST)	2.434	1.464	.178	4.076
PRES. ON RATE LEVEL	1.410	1.629	.209	3.248
DERIVED BY FORMULA	1.523	1.584	.196	3.303
UNDERLYING PRES. RATE	1.586	1.832	.235	3.653
PROPOSED	1.523	1.584	.196	3.303

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	TOTAL
IND. RATES				3.57	MINIMUM PREMIUM	
MAN. RATES	3.90	3.71	3.89	+ 3.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	226,738	12,042,310	5.311	1	1	23	43	290	358
2001	246,810	10,931,931	4.429	1	2	19	29	282	333
2002	251,381	8,875,261	3.530	1		16	35	237	289
2003	301,236	9,303,268	3.088	2		14	40	274	330
2004	332,088	8,000,709	2.409			4	42	310	356
TOTAL	1,358,253	49,153,479	3.619	5	3	76	189	1393	1666
O.D.		25,922	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	269,183	430,498	3,610,187	697,881	1,429,434	4,649	803,572	1,964,404	661,754	1,433,951	736,797
2001	3,000	1,026,116	2,704,475	623,148	1,245,259	41,495	599,534	1,829,651	483,703	1,433,410	942,140
2002	3,000		2,188,267	1,052,281	1,279,488	2,133		1,453,558	548,544	1,517,552	830,438
2003	341,761		1,842,294	1,299,112	1,297,299	3,330		1,050,641	958,279	1,746,476	764,076
2004			500,044	1,330,843	1,722,610			146,602	1,148,521	2,322,264	829,825
TOTAL	616,944	1,456,614	10,845,267	5,003,265	6,974,090	51,607	1,403,106	6,444,856	3,800,801	8,453,653	4,103,276
O.D.					9,867					9,896	6,159

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	350,745	259,938	4,388,875	783,023	1,432,285	12,046	466,528	4,602,043	928,443	2,036,204	779,531
2001	5,161	1,006,511	3,284,077	636,577	1,221,773	112,900	612,555	3,932,384	666,271	1,964,339	1,019,395
2002	4,576	209,047	3,390,990	973,254	1,288,809	8,298	243,890	3,739,810	728,498	1,912,201	869,469
2003	415,819	339,326	4,385,762	1,057,312	1,245,126	6,425	413,278	4,214,154	977,023	1,991,883	805,336
2004	1,972	458,186	5,276,095	1,136,883	1,502,079	3,241	461,637	3,822,136	994,663	2,167,860	864,678
TOTAL	778,273	2,273,008	20,725,799	4,587,049	6,690,072	142,910	2,197,888	20,310,527	4,294,898	10,072,487	4,338,409
O.D.	4	816	9,798	1,560	8,180	3	443	5,249	1,000	10,250	6,503

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	46,444,718	25,665,496	4,344,912		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	1,966,388	-691,225	56,190		
TOTAL LOSSES	48,411,106	24,974,271	4,401,102		
EXPECTED LOSSES	46,262,097	26,947,739	4,468,652		
CREDIBILITY	.31	.79	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	3.564	1.839	.324	5.727	
INDICATED (POST-TEST)	2.987	1.541	.272	4.800	
PRES. ON RATE LEVEL	3.028	1.764	.292	5.084	
DERIVED BY FORMULA	3.015	1.588	.272	4.875	
UNDERLYING PRES. RATE	3.406	1.984	.329	5.719	
PROPOSED	3.015	1.588	.272	4.875	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				5.27	MINIMUM PREMIUM
MAN. RATES	6.40	5.88	6.09	+ 5.27	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	66,262	1,507,684	2.275			66,262	1		3	13	63	80
2001	73,971	1,729,046	2.337			73,971			2	9	89	100
2002	76,704	3,218,399	4.195			76,704			5	14	75	94
2003	70,291	1,646,280	2.342			70,291			1	5	79	85
2004	70,329	2,544,565	3.618			70,329			2	13	67	82
TOTAL	357,557	10,645,974	2.977			357,557	1		13	54	373	441
O.D.		10,535	.002								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	68,829		291,943	452,065	204,331	430		33,011	143,899	171,145	142,031
2001			212,514	363,538	321,197			55,071	151,092	421,101	204,533
2002			633,913	446,934	556,641			357,304	540,206	493,552	189,849
2003			119,803	225,703	385,517			38,267	66,770	597,534	212,686
2004			246,551	409,944	370,498			579,736	321,114	398,956	217,766
TOTAL	68,829		1,504,724	1,898,184	1,838,184	430		1,063,389	1,223,081	2,082,288	966,865
O.D.					1,371					6,951	2,213

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	89,684		358,506	507,216	204,735	1,114		80,481	201,890	243,024	150,269
2001	55	14,799	350,769	354,567	315,099	28	5,290	202,972	197,484	573,789	221,305
2002	217	70,157	1,122,655	409,484	556,767	720	81,748	1,284,563	625,528	636,331	198,772
2003	113	48,115	623,778	192,121	351,023	153	35,721	441,911	107,828	650,163	224,171
2004	484	125,785	1,438,853	316,875	337,426	1,360	192,468	1,443,750	272,603	406,726	226,912
TOTAL	90,553	258,856	3,894,561	1,780,263	1,765,050	3,375	315,227	3,453,677	1,405,333	2,510,033	1,021,429
O.D.	1	156	1,831	298	1,081	3	632	5,282	1,025	6,050	2,328

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,024,154	7,469,133	1,023,757			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	433,140	-212,576	11,571			
TOTAL LOSSES	8,457,294	7,256,557	1,035,328			
EXPECTED LOSSES	10,669,500	6,990,239	1,008,311			
CREDIBILITY	.13	.32	.49			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.365	2.029	.290	4.684		
INDICATED (POST-TEST)	1.982	1.700	.243	3.925		
PRES. ON RATE LEVEL	2.653	1.738	.250	4.641		
DERIVED BY FORMULA	2.566	1.726	.247	4.539		
UNDERLYING PRES. RATE	2.984	1.955	.282	5.221		
PROPOSED	2.566	1.726	.247	4.539		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.906
IND. RATES				4.91	MINIMUM PREMIUM	
MAN. RATES	6.33	5.69	5.56	+ 4.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	4,477	277,258	6.192				3	10	13	
2001	4,900	323,734	6.606	1			1	9	11	
2002	4,219	198,936	4.715			1	1	4	6	
2003	4,427	49,192	1.111					2	2	
2004	5,088	262,712	5.163				1	8	9	
TOTAL	23,111	1,111,832	4.811	1		1	6	33	41	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				41,637	43,870				150,576	32,087	9,088
2001	3,000			1,024	18,942	261,672			2,136	26,873	10,087
2002			108,420	16,247	17,547			25,743	11,210	15,770	3,999
2003					19,348					14,109	15,735
2004				32,316	77,255				18,039	123,288	11,814
TOTAL	3,000		108,420	91,224	176,962	261,672		25,743	181,961	212,127	50,723

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				46,717	43,956				211,258	45,563	9,615
2001	3,938	110	1,962	1,294	18,301	669,556	33	2,528	3,204	36,437	10,914
2002	30	8,537	142,446	16,195	18,718	39	4,657	70,979	14,106	20,371	4,187
2003	1	989	12,374	1,886	16,842	1	463	6,680	1,261	15,202	16,585
2004	74	13,764	161,952	34,599	63,935	101	14,417	121,569	28,161	109,468	12,310
TOTAL	4,043	23,400	318,734	100,691	161,752	669,697	19,570	201,756	257,990	227,041	53,611

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,237,200	747,474	53,611	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	111,864	-45,076	851	
TOTAL LOSSES	1,349,064	702,398	54,462	
EXPECTED LOSSES	2,657,071	1,535,956	71,645	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.837	3.039	.236	9.112
INDICATED (POST-TEST)	4.891	2.547	.198	7.636
PRES. ON RATE LEVEL	10.221	5.908	.276	16.405
DERIVED BY FORMULA	10.114	5.740	.270	16.124
UNDERLYING PRES. RATE	11.497	6.646	.310	18.453
PROPOSED	10.114	5.740	.270	16.124

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	17.430
IND. RATES				17.43	MINIMUM PREMIUM	
MAN. RATES	21.08	19.45	19.65	+ 17.43	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	29,701	450,862	1.518				1	23	24
2001	30,925	1,278,509	4.134	1		1	5	23	30
2002	29,165	851,293	2.918			2	4	15	21
2003	32,359	540,357	1.669				2	25	27
2004	31,160	788,721	2.531	1		1	1	18	21
TOTAL	153,310	3,909,742	2.550	2		4	13	104	123
O.D.		1,648	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				17,500	158,161				6,592	229,955	38,654
2001	206,709		117,519	233,299	160,250	62,255		5,988	91,468	341,654	59,367
2002			208,708	72,341	62,143			73,126	119,299	279,093	36,583
2003				16,470	222,549				26,898	217,908	56,532
2004	109,384		121,609	25,196	222,250			40,000	25,000	220,920	24,362
TOTAL	316,093		447,836	364,806	825,353	62,255		119,114	269,257	1,289,530	215,498
O.D.					393					326	929

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				19,635	158,477				9,249	326,538	40,896
2001	271,344	8,396	198,392	226,648	157,833	159,299	1,181	63,172	120,749	464,592	64,235
2002	61	18,311	301,603	66,780	64,536	166	19,384	309,925	146,249	348,965	38,302
2003	28	12,657	159,329	32,642	194,639	44	9,686	132,966	40,154	236,779	59,585
2004	114,761	43,059	478,495	69,082	182,254	254	36,236	283,498	50,665	197,809	25,385
TOTAL	386,194	82,423	1,137,819	414,787	757,739	159,763	66,487	789,561	367,066	1,574,683	228,403
O.D.		45	524	84	310		30	246	49	286	974

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,623,092	3,115,004	229,377	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	113,606	-70,539	3,424	
TOTAL LOSSES	2,736,698	3,044,465	232,801	
EXPECTED LOSSES	2,764,180	2,341,044	294,355	
CREDIBILITY	.07	.18	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.785	1.986	.152	3.923
INDICATED (POST-TEST)	1.496	1.664	.127	3.287
PRES. ON RATE LEVEL	1.603	1.358	.170	3.131
DERIVED BY FORMULA	1.596	1.413	.158	3.167
UNDERLYING PRES. RATE	1.803	1.527	.192	3.522
PROPOSED	1.596	1.413	.158	3.167

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	TOTAL
IND. RATES				3.42	MINIMUM PREMIUM	
MAN. RATES	3.81	3.61	3.75	+ 3.42	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	4,703	427,683	9.093			2			2	4
2001	2,985	12,459	.417						1	1
2002	4,517	546	.012							
2003	1,663	3,068	.184						1	1
2004	8,577	168,181	1.960						10	10
TOTAL	22,445	611,937	2.726			2			14	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			286,601		7,285			120,512		6,299	6,986
2001					7,081					2,802	2,576
2002											546
2003					2,016					726	326
2004					85,515					61,043	21,623
TOTAL			286,601		101,897			120,512		70,870	32,057

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			351,946		7,300			293,808		8,945	7,391
2001		38	662	118	6,837		3	205	57	3,794	2,787
2002											572
2003		103	1,290	196	1,754		21	342	64	784	344
2004	70	9,722	114,358	18,557	67,426	41	5,496	46,370	8,983	53,133	22,531
TOTAL	70	9,863	468,256	18,871	83,317	41	5,520	340,725	9,104	66,656	33,625

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	824,475	177,948	33,625	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	28,004	-7,341	348	
TOTAL LOSSES	852,479	170,607	33,973	
EXPECTED LOSSES	604,893	328,819	23,792	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.798	.760	.151	4.709
INDICATED (POST-TEST)	3.183	.637	.127	3.947
PRES. ON RATE LEVEL	2.404	1.307	.095	3.806
DERIVED BY FORMULA	2.420	1.274	.098	3.792
UNDERLYING PRES. RATE	2.695	1.465	.106	4.266
PROPOSED	2.429	1.279	.098	3.806

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				4.16	4.159
MAN. RATES	5.31	4.73	4.75	+ 4.16	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	45,360	1,783,025	3.930			5	3	35	43
2001	44,355	472,080	1.064			1	1	22	24
2002	37,120	1,544,160	4.159		1	1	1	13	16
2003	40,915	1,252,508	3.061			2	4	25	31
2004	47,359	864,560	1.825				4	28	32
TOTAL	215,109	5,916,333	2.750		1	9	13	123	146
O.D.		853							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			919,989	70,158	173,309			279,111	19,551	262,847	58,060
2001			86,231	19,320	83,014			78,506	9,636	116,472	78,901
2002		742,919	144,174	29,649	38,233		290,274	45,650	14,319	63,070	175,872
2003			396,913	48,296	99,033			349,954	63,545	227,189	67,578
2004				149,619	191,587				103,036	339,807	80,511
TOTAL		742,919	1,547,307	317,042	585,176		290,274	753,221	210,087	1,009,385	460,922
O.D.											853

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,129,746	78,717	173,656			680,473	27,430	373,242	61,427
2001	22	4,533	113,904	20,452	80,768	41	6,213	200,682	16,042	158,563	85,371
2002	333	444,339	260,195	31,384	39,995	4,203	345,112	151,542	23,097	79,550	184,138
2003	101	40,069	509,940	53,675	96,623	406	79,930	756,842	90,196	259,231	71,227
2004	210	44,838	527,698	124,152	165,069	341	49,478	417,491	107,178	308,094	83,892
TOTAL	666	533,779	2,541,483	308,380	556,111	4,991	480,733	2,207,030	263,943	1,178,680	486,055
O.D.											903

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,768,682	2,307,114	486,958	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	206,596	-91,514	5,901	
TOTAL LOSSES	5,975,278	2,215,600	492,859	
EXPECTED LOSSES	4,913,090	3,011,526	499,053	
CREDIBILITY	.09	.23	.35	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.778	1.030	.229	4.037
INDICATED (POST-TEST)	2.328	.863	.192	3.383
PRES. ON RATE LEVEL	2.038	1.249	.207	3.494
DERIVED BY FORMULA	2.064	1.160	.202	3.426
UNDERLYING PRES. RATE	2.284	1.400	.232	3.916
PROPOSED	2.064	1.160	.202	3.426

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.744
IND. RATES				3.74	MINIMUM PREMIUM	
MAN. RATES	5.01	4.40	4.36	+ 3.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	35,221	1,546,938	4.392			35,221			2	4	55	61
2001	38,021	2,000,212	5.260			38,021			4	2	49	55
2002	42,050	1,547,126	3.679			42,050			2		35	37
2003	40,352	1,212,261	3.004			40,352	1			6	26	33
2004	44,750	622,567	1.391			44,750				1	35	36
TOTAL	200,394	6,929,104	3.458			200,394	1		8	13	200	222
O.D.		10,255	.005								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			539,142	87,595	299,516			64,810	26,800	365,761	163,314
2001			665,517	56,647	518,324			185,011	27,899	371,326	175,488
2002			545,253		216,832			373,362		231,373	180,306
2003	372,459			254,479	180,026				186,905	130,086	88,306
2004				74,929	127,647				49,080	265,874	105,037
TOTAL	372,459		1,749,912	473,650	1,342,345			623,183	290,684	1,364,420	712,451
O.D.					1,959					4,358	3,938

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			662,066	98,282	300,114			158,007	37,600	519,378	172,786
2001	171	33,510	850,362	67,339	504,224	98	14,753	481,387	46,239	504,941	189,878
2002	108	31,955	527,997	16,493	213,582	370	42,186	637,136	22,865	288,949	188,780
2003	452,319	28,385	377,788	186,914	170,961	93	21,519	268,945	155,235	154,025	93,075
2004	126	26,035	306,669	69,054	107,648	228	32,950	277,919	66,370	237,293	109,449
TOTAL	452,724	119,885	2,724,882	438,082	1,296,529	789	111,408	1,823,394	328,309	1,704,586	753,968
O.D.		37	511	89	1,885		58	1,019	215	5,342	4,232

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,234,707	3,775,037	758,200			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	228,195	-120,115	10,296			
TOTAL LOSSES	5,462,902	3,654,922	768,496			
EXPECTED LOSSES	5,512,841	4,284,424	853,678			
CREDIBILITY	.09	.22	.34			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.726	1.824	.383	4.933		
INDICATED (POST-TEST)	2.284	1.529	.321	4.134		
PRES. ON RATE LEVEL	2.445	1.901	.379	4.725		
DERIVED BY FORMULA	2.431	1.819	.359	4.609		
UNDERLYING PRES. RATE	2.751	2.138	.426	5.315		
PROPOSED	2.431	1.819	.359	4.609		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.982
IND. RATES				4.98	MINIMUM PREMIUM	
MAN. RATES	5.91	5.47	5.66	+ 4.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	64,078	3,349,945	5,227	1	1	4	3	72	81
2001	69,409	1,545,547	2,226				6	98	104
2002	73,021	2,204,394	3,018		1	1	1	107	110
2003	74,576	4,430,520	5,940		1	2	5	93	101
2004	76,619	2,714,652	3,543	2		1	4	82	89
TOTAL	357,703	14,245,058	3,982	3	3	8	19	452	485
O.D.		1,169							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	1,822	413,648	413,039	25,091	384,870		1,152,850	278,308	15,681	456,566	208,070
2001				165,436	509,581				184,546	509,931	176,053
2002		328,915	165,524	85,926	589,297		62,913	50,100	121,817	612,360	187,542
2003		111,575	266,444	98,072	544,945		2,124,590	103,460	106,466	813,854	261,114
2004	210,408		153,940	185,049	464,830	21,636		526,060	190,610	760,484	201,635
TOTAL	212,230	854,138	998,947	559,574	2,493,523	21,636	3,340,353	957,928	619,120	3,153,195	1,034,414
O.D.											1,169

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	2,374	197,422	507,212	28,152	385,641		529,044	678,515	22,001	648,327	220,138
2001		4,297	78,604	166,772	493,806		1,253	85,092	239,678	694,319	190,489
2002	375	489,741	461,513	104,112	572,302	2,309	197,069	346,295	165,546	757,506	196,356
2003	152	77,251	773,769	128,085	486,120	4,232	709,803	783,039	167,863	889,962	275,214
2004	220,785	90,109	1,042,715	207,376	386,750	32,681	180,020	1,375,946	245,639	701,241	210,104
TOTAL	223,686	858,820	2,863,813	634,497	2,324,619	39,222	1,617,189	3,268,887	840,727	3,691,355	1,092,301
O.D.											1,220

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,871,617	7,491,198	1,093,521	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	330,924	-217,242	12,507	
TOTAL LOSSES	9,202,541	7,273,956	1,106,028	
EXPECTED LOSSES	8,030,432	7,579,727	1,051,646	
CREDIBILITY	.13	.32	.49	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.573	2.034	.309	4.916
INDICATED (POST-TEST)	2.156	1.704	.259	4.119
PRES. ON RATE LEVEL	1.996	1.884	.261	4.141
DERIVED BY FORMULA	2.017	1.826	.260	4.103
UNDERLYING PRES. RATE	2.245	2.119	.294	4.658
PROPOSED	2.025	1.833	.261	4.119

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.452
IND. RATES				4.45	MINIMUM PREMIUM	
MAN. RATES	5.55	4.98	4.96	+ 4.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	33,577	797,703	2.375			2	3	28	33
2001	38,114	241,769	.634				1	25	26
2002	51,267	1,482,764	2.892			5	6	28	39
2003	60,832	1,320,847	2.171			4	6	28	38
2004	82,961	2,255,251	2.718			1	7	36	45
TOTAL	266,751	6,098,334	2.286			1	12	145	181
O.D.		65,989	.024					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			232,289	98,665	156,487			128,176	44,757	94,341	42,988
2001				4,898	85,127				11,140	89,612	50,992
2002			580,505	114,106	141,466			271,429	90,297	199,173	85,788
2003			486,687	247,410	103,627			150,468	89,935	137,230	105,490
2004	3,000		112,680	328,464	323,235	1,500		15,000	1,167,010	231,056	73,306
TOTAL	3,000		1,412,161	793,543	809,942	1,500		565,073	1,403,139	751,412	358,564
O.D.					54,926					9,896	1,167

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			285,250	110,702	156,800			312,493	62,794	133,964	45,481
2001		509	8,876	6,106	82,246		121	9,460	15,675	121,586	55,173
2002	167	47,472	788,272	111,511	146,731	445	48,555	739,072	120,100	253,910	89,820
2003	185	70,248	907,699	192,308	115,465	259	51,267	499,221	93,530	160,160	111,186
2004	3,526	91,047	1,045,297	224,835	284,346	2,893	101,209	849,839	267,236	251,941	76,385
TOTAL	3,878	209,276	3,035,394	645,462	785,588	3,597	201,152	2,410,085	559,335	921,561	378,045
O.D.		298	5,133	918	53,030		10	727	203	13,402	1,253

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,869,550	2,979,499	379,298	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	169,580	-49,576	5,626	
TOTAL LOSSES	6,039,130	2,929,923	384,924	
EXPECTED LOSSES	3,822,542	2,630,165	400,128	
CREDIBILITY	.10	.27	.41	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.264	1.098	.144	3.506
INDICATED (POST-TEST)	1.897	.920	.121	2.938
PRES. ON RATE LEVEL	1.278	.880	.134	2.292
DERIVED BY FORMULA	1.340	.891	.129	2.360
UNDERLYING PRES. RATE	1.433	.986	.150	2.569
PROPOSED	1.340	.891	.129	2.360

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	TOTAL
IND. RATES				2.58	MINIMUM PREMIUM	
MAN. RATES	3.13	2.81	2.86	+ 2.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	96,621	4,836,686	5.005	1	1	11	4	50	67	
2001	89,239	2,266,731	2.540			6	4	55	65	
2002	87,324	627,867	.719			1	1	27	29	
2003	79,850	1,376,326	1.723			3	4	32	39	
2004	83,125	1,778,357	2.139				3	60	63	
TOTAL	436,159	10,885,967	2.496	1	1	21	16	224	263	
O.D.		8,128	.001					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	38,745	287,318	1,898,314	215,262	287,489	38,215	351,059	1,063,526	80,807	404,283	171,668
2001			998,499	192,598	229,772			291,754	54,609	281,992	217,507
2002			256,392	20,503	96,032			59,566		86,401	108,973
2003			390,886	181,217	186,279			133,690	78,285	264,916	141,053
2004			120,101		503,707				67,487	728,175	358,887
TOTAL	38,745	287,318	3,544,091	729,681	1,303,279	38,215	351,059	1,548,536	281,188	1,765,767	998,088
O.D.					1,577					5,433	1,118

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	50,485	396,943	2,326,153	241,524	288,062	99,015	466,336	2,583,873	113,372	574,083	181,625
2001	257	48,342	1,244,777	194,822	228,698	150	23,004	739,584	79,851	385,357	235,343
2002	71	20,614	342,346	25,813	96,214	86	10,517	160,062	7,011	107,196	114,095
2003	157	60,409	776,887	152,855	181,461	246	50,152	509,445	94,650	296,224	148,670
2004	461	75,771	891,530	175,592	408,384	546	78,107	657,605	144,638	641,898	373,960
TOTAL	51,431	602,079	5,581,693	790,606	1,202,819	100,043	628,116	4,650,569	439,522	2,004,758	1,053,693
O.D.		8	147	26	1,522		3	399	111	7,358	1,210

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,614,488	4,446,722	1,054,903			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	368,712	-151,667	8,849			
TOTAL LOSSES	11,983,200	4,295,055	1,063,752			
EXPECTED LOSSES	9,137,532	4,566,585	789,448			
CREDIBILITY	.15	.37	.56			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.747	.985	.244	3.976		
INDICATED (POST-TEST)	2.302	.825	.204	3.331		
PRES. ON RATE LEVEL	1.869	.934	.162	2.965		
DERIVED BY FORMULA	1.934	.894	.186	3.014		
UNDERLYING PRES. RATE	2.095	1.047	.181	3.323		
PROPOSED	1.934	.894	.186	3.014		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.294
IND. RATES				3.29	MINIMUM PREMIUM	
MAN. RATES	3.90	3.63	3.70	+ 3.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	32,588	1,666,681	5.114			32,588			2	5	37	44
2001	34,814	1,436,644	4.126			34,814			3	3	20	26
2002	28,709	901,748	3.140			28,709		1	2	1	13	17
2003	27,160	744,488	2.741			27,160			2	4	12	18
2004	31,494	1,017,352	3.230			31,494	1			2	15	18
TOTAL	154,765	5,766,913	3.726			154,765	1	1	9	15	97	123

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			536,282	215,006	295,614			210,188	110,781	234,254	64,556
2001			566,994	138,390	94,193			253,462	226,954	113,698	42,953
2002		183,667	436,428	3,327	89,056		10,084	68,289	3,667	73,656	33,574
2003			249,906	87,274	57,113			119,972	43,868	156,488	29,867
2004	478,045		22,513	122,756					30,618	315,857	47,563
TOTAL	478,045	183,667	1,789,610	466,510	658,732		10,084	651,911	415,888	893,953	218,513

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			658,554	241,237	296,209			512,438	155,425	332,642	68,300
2001	148	27,525	708,885	137,784	95,154	132	20,589	679,240	289,616	160,615	46,475
2002	314	322,489	590,171	15,798	91,601	494	43,577	181,769	10,983	91,974	35,152
2003	88	33,272	427,546	72,658	60,463	202	39,885	389,435	57,406	176,342	31,480
2004	500,680	17,425	205,013	39,065	98,891	236	34,113	287,337	63,482	278,599	49,561
TOTAL	501,230	400,711	2,590,169	506,542	642,318	1,064	138,164	2,050,219	576,912	1,040,172	230,968

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,681,557	2,765,944	230,968			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	163,742	-84,779	3,586			
TOTAL LOSSES	5,845,299	2,681,165	234,554			
EXPECTED LOSSES	3,937,221	2,671,244	314,173			
CREDIBILITY	.07	.18	.28			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.777	1.732	.152	5.661		
INDICATED (POST-TEST)	3.165	1.451	.127	4.743		
PRES. ON RATE LEVEL	2.270	1.540	.181	3.991		
DERIVED BY FORMULA	2.333	1.524	.166	4.023		
UNDERLYING PRES. RATE	2.544	1.726	.203	4.473		
PROPOSED	2.333	1.524	.166	4.023		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.397
IND. RATES				4.40	MINIMUM PREMIUM	
MAN. RATES	5.31	4.87	4.98	+ 4.40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	22,477	1,165,300	5.184			3			26	29
2001	21,122	2,402,707	11.375		1	6	1		29	37
2002	16,680	679,770	4.075			1	5		15	21
2003	18,380	265,286	1.443				1		18	19
2004	21,736	670,654	3.085		1		1		16	18
TOTAL	100,395	5,183,717	5.163		2	10	8		104	124
O.D.		55,060	.054				1		1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			440,809		275,120			127,609		257,113	64,649
2001		306,566	889,928	1,807	115,577		446,991	419,816	635	156,524	64,863
2002			138,699	175,098	36,942			21,783	216,222	66,177	24,849
2003				675	94,594				2,221	108,192	59,604
2004		198,252		43,001	74,366		68,000		30,000	66,233	190,802
TOTAL		504,818	1,469,436	220,581	596,599		514,991	569,208	249,078	654,239	404,767
O.D.				54,285					775		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			541,313		275,668			311,110		365,101	68,399
2001	398	299,617	1,084,707	10,442	116,043	6,969	591,534	1,043,091	16,902	216,512	70,182
2002	53	16,259	261,152	150,322	42,437	90	11,853	198,793	238,291	91,054	26,017
2003	10	4,904	61,198	9,672	82,380	14	3,777	53,653	11,386	116,728	62,823
2004	220	284,543	237,762	42,583	63,443	1,572	196,786	112,858	27,994	61,693	198,816
TOTAL	681	605,323	2,186,132	213,019	579,971	8,645	803,950	1,719,505	294,573	851,088	426,237
O.D.	4	1,787	26,437	45,359	1,600		27	472	838	34	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,352,963	1,986,482	426,237	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	109,549	-45,434	2,439	
TOTAL LOSSES	5,462,512	1,941,048	428,676	
EXPECTED LOSSES	2,606,255	1,441,673	208,821	
CREDIBILITY	.05	.14	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.441	1.933	.427	7.801
INDICATED (POST-TEST)	4.560	1.620	.358	6.538
PRES. ON RATE LEVEL	2.316	1.281	.186	3.783
DERIVED BY FORMULA	2.428	1.328	.222	3.978
UNDERLYING PRES. RATE	2.596	1.436	.208	4.240
PROPOSED	2.428	1.328	.222	3.978

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.347
IND. RATES				4.35	MINIMUM PREMIUM	
MAN. RATES	4.40	4.32	4.72	+ 4.35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	33,704	83								
2001	32,280									
2002	32,654									
2003	31,062	136								
2004	28,278									
TOTAL	157,978	219								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											83
2003											136
TOTAL											219

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											88
2003											143
TOTAL											231

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			231	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	9,880	-53		
TOTAL LOSSES	9,880		231	
EXPECTED LOSSES	248,025	1,581		
CREDIBILITY	.07	.19	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.006	.000	.000	.006
INDICATED (POST-TEST)	.005	.000	.000	.005
PRES. ON RATE LEVEL	.138	.001	.000	.139
DERIVED BY FORMULA	.129	.001	.000	.130
UNDERLYING PRES. RATE	.157	.001	.000	.158
PROPOSED	.129	.001	.000	.130

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				.14	MINIMUM PREMIUM
MAN. RATES	.20	.18	.17	+ .14	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	45,977									
2001	62,827	435								
2002	73,399									
2003	64,255	151								
2004	76,395									
TOTAL	322,853	586								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											435
2003											151
TOTAL											586

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											471
2003											159
TOTAL											630

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			630	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	31,251	-81		
TOTAL LOSSES	31,251		630	
EXPECTED LOSSES	745,790	3,229		
CREDIBILITY	.12	.30	.46	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.010	.000	.000	.010
INDICATED (POST-TEST)	.008	.000	.000	.008
PRES. ON RATE LEVEL	.203	.001	.000	.204
DERIVED BY FORMULA	.180	.001	.000	.181
UNDERLYING PRES. RATE	.231	.001	.000	.232
PROPOSED	.180	.001	.000	.181

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				.20	MINIMUM PREMIUM
MAN. RATES	.31	.27	.25	+ .20	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	9,682	260,830	2.693			9,682				2	16	18
2001	9,904	160,349	1.619			9,904				2	4	6
2002	9,983	572,462	5.734			9,983		2		2	6	10
2003	9,129	133,154	1.458			9,129				1	8	9
2004	9,278	38,726	.417			9,278					5	5
TOTAL	47,976	1,165,521	2.429			47,976		2		7	39	48

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				93,101	53,486				8,206	59,378	46,659
2001				44,019	22,283				22,609	35,403	36,035
2002			221,557	148,000	23,125			51,371	86,500	31,041	10,868
2003				25,000	33,708				13,818	26,056	34,572
2004					4,220					15,933	18,573
TOTAL			221,557	310,120	136,822			51,371	131,133	167,811	146,707

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				104,459	53,591				11,513	84,315	49,365
2001		536	10,325	42,482	21,996		129	8,438	28,807	48,402	38,990
2002	73	20,962	343,666	128,430	29,373	101	11,531	180,757	97,528	42,928	11,379
2003	7	3,609	47,361	19,920	30,742	10	2,138	27,651	12,944	29,101	36,439
2004	2	479	5,636	912	3,329	11	1,440	12,100	2,343	13,866	19,353
TOTAL	82	25,586	406,988	296,203	139,031	122	15,238	228,946	153,135	218,612	155,526

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	676,962	806,981	155,526	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	60,139	-33,618	2,094	
TOTAL LOSSES	737,101	773,363	157,620	
EXPECTED LOSSES	1,485,818	1,059,789	184,708	
CREDIBILITY	.03	.08	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.536	1.612	.329	3.477
INDICATED (POST-TEST)	1.287	1.351	.276	2.914
PRES. ON RATE LEVEL	2.753	1.964	.342	5.059
DERIVED BY FORMULA	2.709	1.915	.333	4.957
UNDERLYING PRES. RATE	3.097	2.209	.385	5.691
PROPOSED	2.709	1.915	.333	4.957

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.358
IND. RATES				5.36	MINIMUM PREMIUM	
MAN. RATES	6.46	5.99	6.06	+ 5.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	74,975	2,391,412	3.189			5	11	43	59
2001	68,094	1,334,047	1.959			3	2	32	37
2002	62,582	1,806,200	2.886			3	4	47	54
2003	65,329	569,271	.871				2	29	31
2004	67,343	2,123,043	3.152			3	4	42	49
TOTAL	338,323	8,223,973	2.431			14	23	193	230
O.D.		31,463	.009					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			770,091	464,998	222,956			318,404	296,050	207,982	110,931
2001			481,680	88,269	233,091			240,631	20,260	172,176	97,940
2002			456,408	149,367	259,043			310,875	67,542	367,181	195,784
2003				55,292	172,034				63,920	151,402	126,623
2004			384,980	26,707	355,888			779,945	102,250	355,888	117,385
TOTAL			2,093,159	784,633	1,243,012			1,649,855	550,022	1,254,629	648,663
O.D.					12,434					18,958	71

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			945,671	521,728	223,403			776,269	415,357	295,333	117,365
2001	124	23,931	611,037	91,586	228,306	126	18,825	599,149	33,848	235,531	105,971
2002	137	40,876	666,257	143,985	259,180	470	53,759	820,686	104,845	459,418	204,986
2003	26	12,980	167,099	53,567	152,841	41	10,888	142,596	62,652	167,870	133,461
2004	383	84,762	916,067	112,041	296,586	1,701	238,054	1,659,421	177,413	362,320	122,315
TOTAL	670	162,549	3,306,131	922,907	1,160,316	2,338	321,526	3,998,121	794,115	1,520,472	684,098
O.D.	8	1,121	13,268	2,165	10,347	8	1,200	10,893	2,135	18,878	75

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,817,833	4,431,335	684,173			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	219,396	-124,276	6,872			
TOTAL LOSSES	8,037,229	4,307,059	691,045			
EXPECTED LOSSES	5,369,185	3,833,200	602,216			
CREDIBILITY	.12	.31	.48			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.376	1.273	.204	3.853		
INDICATED (POST-TEST)	1.991	1.067	.171	3.229		
PRES. ON RATE LEVEL	1.397	.998	.157	2.552		
DERIVED BY FORMULA	1.468	1.019	.164	2.651		
UNDERLYING PRES. RATE	1.587	1.133	.178	2.898		
PROPOSED	1.468	1.019	.164	2.651		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.889
IND. RATES				2.89	MINIMUM PREMIUM	
MAN. RATES	3.14	3.05	3.12	+ 2.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	559	503	.089							
2001	623	84	.013							
2002	968									
2003	1,140	51	.004							
2004	869	1,160	.133							
TOTAL	4,159	1,798	.043							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											503
2001											84
2003											51
2004											1,160
TOTAL											1,798

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											532
2001											91
2003											54
2004											1,209
TOTAL											1,886

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,886	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,545	-415	39	
TOTAL LOSSES	1,545		1,925	
EXPECTED LOSSES	38,803	16,387	3,119	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.037	.000	.046	.083
INDICATED (POST-TEST)	.031	.000	.039	.070
PRES. ON RATE LEVEL	.822	.347	.066	1.235
DERIVED BY FORMULA	.814	.340	.065	1.219
UNDERLYING PRES. RATE	.933	.394	.075	1.402
PROPOSED	.814	.340	.065	1.219

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.328
IND. RATES				1.33	MINIMUM PREMIUM	
MAN. RATES	1.63	1.52	1.51	+ 1.33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	385,629	11,323,384	2.936			385,629		1	28	32	226	287
2001	338,031	10,440,138	3.088			338,031	1	1	22	30	208	262
2002	338,810	5,489,743	1.620			338,810		1	10	21	168	200
2003	352,857	6,728,387	1.906			352,857			8	25	198	231
2004	361,327	4,869,908	1.347			361,327			2	25	173	200
TOTAL	1,776,654	38,851,560	2.187			1,776,654	1	3	70	133	973	1180
O.D.		227,997	.012								9	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		323,322	4,783,118	821,130	1,294,576		92,996	1,175,251	558,475	1,460,635	813,881
2001	385,053	180,280	3,187,148	1,003,026	1,336,540	500	54,285	1,226,424	490,282	1,403,277	1,173,323
2002		123,785	1,420,038	391,649	910,681		27,500	346,050	402,734	935,727	931,579
2003			987,277	745,656	1,110,927			277,399	1,195,140	1,471,879	940,109
2004			414,674	595,893	915,608			49,101	624,644	1,296,871	973,117
TOTAL	385,053	627,387	10,792,255	3,557,354	5,568,332	500	174,781	3,074,225	3,271,275	6,568,389	4,832,009
O.D.					106,510					74,821	46,666

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		569,083	5,728,452	921,310	1,297,160		157,383	2,818,065	783,541	2,074,099	861,086
2001	506,456	522,553	4,123,869	1,004,439	1,316,842	3,866	259,316	3,197,264	665,095	1,920,565	1,269,535
2002	568	326,026	2,158,778	393,730	905,912	1,719	167,406	1,282,906	498,575	1,172,385	975,363
2003	494	203,570	2,621,405	609,406	1,029,300	934	199,506	2,274,281	819,560	1,660,441	990,875
2004	1,043	243,383	2,768,040	551,239	793,643	1,709	245,190	2,045,522	542,700	1,206,591	1,013,988
TOTAL	508,561	1,864,615	17,400,544	3,480,124	5,342,857	8,228	1,028,801	11,618,038	3,309,471	8,034,081	5,110,847
O.D.	14	2,210	27,002	4,445	101,938	14	1,880	18,710	3,887	92,154	49,295

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	32,478,617	20,368,957	5,160,142	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,365,346	-623,943	55,196	
TOTAL LOSSES	33,843,963	19,745,014	5,215,338	
EXPECTED LOSSES	33,525,461	19,614,259	4,779,199	
CREDIBILITY	.37	.94	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.905	1.111	.294	3.310
INDICATED (POST-TEST)	1.596	.931	.246	2.773
PRES. ON RATE LEVEL	1.662	.972	.237	2.871
DERIVED BY FORMULA	1.638	.933	.246	2.817
UNDERLYING PRES. RATE	1.887	1.104	.269	3.260
PROPOSED	1.638	.933	.246	2.817

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.070
IND. RATES				3.07	MINIMUM PREMIUM	
MAN. RATES	3.88	3.42	3.51	+ 3.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	352,230	10,606,288	3.011			352,230			30	14	209	253
2001	377,279	15,018,015	3.980			377,279			39	25	255	319
2002	404,601	11,826,372	2.922			404,601			25	19	249	293
2003	424,517	13,379,212	3.151			424,517			31	7	259	297
2004	421,962	10,304,824	2.442			421,962	1		11	15	240	267
TOTAL	1,980,589	61,134,711	3.087			1,980,589	1		136	80	1212	1429
O.D.		71,836	.003								4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			4,557,161	425,766	1,287,692			1,913,119	262,215	1,376,763	783,572
2001			6,855,469	643,603	2,146,579			2,158,187	392,878	1,880,461	940,838
2002			4,408,097	657,352	1,831,803			1,289,423	283,813	2,161,811	1,194,073
2003			5,237,121	303,111	2,571,293			1,318,227	256,287	2,519,066	1,174,107
2004	500,250		2,091,267	341,293	1,986,414	8,000		364,677	280,755	3,696,362	1,035,806
TOTAL	500,250		23,149,115	2,371,125	9,823,781	8,000		7,043,633	1,475,948	11,634,463	5,128,396
O.D.					37,432					22,935	11,469

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			5,500,466	477,709	1,290,264			4,335,039	367,887	1,955,007	829,019
2001	1,770	327,443	8,444,397	697,645	2,112,080	1,072	163,831	5,260,654	571,054	2,571,417	1,017,987
2002	1,276	363,020	5,993,556	705,515	1,836,277	2,033	235,506	3,614,942	471,443	2,689,522	1,250,194
2003	1,719	653,063	8,263,851	641,020	2,377,955	2,216	444,050	4,406,904	528,862	2,782,386	1,237,509
2004	526,028	513,718	5,559,606	731,210	1,650,445	14,491	407,539	3,235,252	601,410	2,461,399	1,079,310
TOTAL	530,793	1,857,244	33,761,876	3,253,099	9,267,021	19,812	1,250,926	20,852,791	2,540,656	12,459,731	5,414,019
O.D.	4	757	9,672	1,640	35,961	6	759	7,073	1,416	27,309	12,057

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	58,291,713	27,586,833	5,426,076	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,018,465	-700,152	60,588	
TOTAL LOSSES	60,310,178	26,886,681	5,486,664	
EXPECTED LOSSES	49,118,608	24,519,691	5,090,114	
CREDIBILITY	.40	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.045	1.358	.277	4.680
INDICATED (POST-TEST)	2.552	1.138	.232	3.922
PRES. ON RATE LEVEL	2.184	1.090	.227	3.501
DERIVED BY FORMULA	2.331	1.138	.232	3.701
UNDERLYING PRES. RATE	2.480	1.238	.257	3.975
PROPOSED	2.331	1.138	.232	3.701

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.034
IND. RATES				4.03	MINIMUM PREMIUM	
MAN. RATES	4.03	3.97	4.28	+ 4.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	58,993	1,476,470	2.502			58,993			3	2	40	45
2001	53,163	1,248,589	2.348			53,163			2	4	37	43
2002	53,846	1,671,895	3.104			53,846			4	6	27	37
2003	58,669	1,641,854	2.798			58,669			1	9	39	49
2004	59,927	1,852,483	3.091			59,927			2	16	30	48
TOTAL	284,598	7,891,291	2.773			284,598			12	37	173	222
O.D.		3,724	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			342,099	50,984	253,989			298,203	5,152	354,524	171,519
2001			216,514	114,717	325,062			29,921	52,130	327,697	182,548
2002			596,105	221,720	164,760			245,794	75,215	179,521	188,780
2003			166,317	364,743	287,120			39,131	179,233	401,814	203,496
2004			272,524	522,012	194,561			108,616	273,158	286,371	195,241
TOTAL			1,593,559	1,274,176	1,225,492			721,665	584,888	1,549,927	941,584
O.D.											3,724

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			420,098	57,204	254,494			727,020	7,228	503,423	181,467
2001	57	12,651	309,300	116,633	316,130	15	2,855	109,800	72,116	445,084	197,517
2002	184	52,547	865,449	202,770	172,532	388	43,732	665,059	101,612	228,626	197,653
2003	146	58,036	760,379	276,745	274,251	186	39,837	476,024	176,805	447,690	214,485
2004	400	133,773	1,511,283	345,910	212,812	764	107,377	848,894	205,294	288,760	203,441
TOTAL	787	257,007	3,866,509	999,262	1,230,219	1,353	193,801	2,826,797	563,055	1,913,583	994,563
O.D.											3,895

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,146,254	4,706,119	998,458			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	342,549	-151,749	10,700			
TOTAL LOSSES	7,488,803	4,554,370	1,009,158			
EXPECTED LOSSES	8,352,951	4,957,696	910,714			
CREDIBILITY	.11	.28	.42			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.631	1.600	.355	4.586		
INDICATED (POST-TEST)	2.205	1.341	.297	3.843		
PRES. ON RATE LEVEL	2.585	1.534	.282	4.401		
DERIVED BY FORMULA	2.543	1.480	.288	4.311		
UNDERLYING PRES. RATE	2.935	1.742	.320	4.997		
PROPOSED	2.543	1.480	.288	4.311		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.698
IND. RATES				4.70	MINIMUM PREMIUM	
MAN. RATES	6.13	5.59	5.38	+ 4.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	131,586	3,659,792	2.781			1	9	8	66	84
2001	149,630	2,183,752	1.459	1		4	2	80	87	
2002	150,587	2,543,814	1.689			5	8	56	69	
2003	153,029	2,926,738	1.912			4	8	62	74	
2004	150,814	1,147,607	.760			1	3	49	53	
TOTAL	735,646	12,461,703	1.694	1	1	23	29	313	367	
O.D.		4,756								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		87,472	1,263,320	343,938	463,389		94,022	354,203	231,838	462,707	358,903
2001	175,469		535,052	49,918	451,659			93,591	23,954	516,892	337,217
2002			689,896	366,696	395,808			434,057	103,406	367,224	186,727
2003			796,068	213,279	479,758			265,022	180,815	626,829	364,967
2004			125,000	20,061	270,511			81,161	22,404	316,704	311,766
TOTAL	175,469	87,472	3,409,336	993,892	2,061,125		94,022	1,228,034	562,417	2,290,356	1,559,580
O.D.											4,756

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		240,898	1,551,358	385,898	464,319		248,970	863,545	325,270	657,043	379,719
2001	230,449	27,171	687,743	58,907	439,166	49	7,849	270,205	42,373	701,249	364,869
2002	225	68,290	1,107,021	336,011	400,297	668	76,598	1,163,870	149,994	463,956	195,503
2003	299	116,438	1,485,575	217,386	448,215	519	105,176	1,086,440	216,422	698,688	384,675
2004	253	48,157	537,494	76,904	219,945	398	56,458	431,444	67,707	283,468	324,860
TOTAL	231,226	500,954	5,369,191	1,075,106	1,971,942	1,634	495,051	3,815,504	801,766	2,804,404	1,649,626
O.D.											5,005

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,413,560	6,653,218	1,654,631			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	476,756	-223,185	20,136			
TOTAL LOSSES	10,890,316	6,430,033	1,674,767			
EXPECTED LOSSES	11,615,851	7,636,005	1,721,412			
CREDIBILITY	.21	.52	.80			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.480	.874	.228	2.582		
INDICATED (POST-TEST)	1.240	.732	.191	2.163		
PRES. ON RATE LEVEL	1.391	.914	.206	2.511		
DERIVED BY FORMULA	1.359	.819	.194	2.372		
UNDERLYING PRES. RATE	1.579	1.038	.234	2.851		
PROPOSED	1.359	.819	.194	2.372		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.585
IND. RATES				2.59	MINIMUM PREMIUM	
MAN. RATES	3.65	3.20	3.07	+ 2.59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	46,410	1,054,510	2.272			2	3	41	46
2001	42,490	2,277,285	5.359			7	2	29	38
2002	32,689	335,607	1.026				3	22	25
2003	36,753	1,286,260	3.499			2	5	18	25
2004	35,911	503,063	1.400				3	18	21
TOTAL	194,253	5,456,725	2.809			11	16	128	155
O.D.		98							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			313,097	68,589	261,205			44,099	43,094	254,165	70,261
2001			1,363,648	34,530	213,593			324,081	21,030	204,588	115,815
2002				21,120	84,262				46,679	118,599	64,947
2003			217,425	161,103	134,008			223,945	345,565	141,905	62,309
2004				109,830	64,774				88,883	106,967	132,609
TOTAL			1,894,170	395,172	757,842			592,125	545,251	826,224	445,941
O.D.											98

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			384,484	76,957	261,729			107,513	60,461	360,914	74,336
2001	355	63,315	1,647,836	45,804	213,091	167	25,289	803,322	37,255	280,108	125,312
2002	1	2,293	32,265	21,493	81,712	18	3,192	56,281	56,361	147,450	68,000
2003	102	39,705	513,796	128,121	130,757	478	93,765	948,427	296,307	186,931	65,674
2004	92	24,302	285,925	74,678	61,361	179	25,831	218,666	65,056	103,731	138,179
TOTAL	550	129,615	2,864,306	347,053	748,650	842	148,077	2,134,209	515,440	1,079,134	471,501
O.D.											104

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,277,599	2,690,277	471,605			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	184,810	-100,564	4,202			
TOTAL LOSSES	5,462,409	2,589,713	475,807			
EXPECTED LOSSES	4,522,210	2,927,393	380,736			
CREDIBILITY	.08	.21	.33			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.812	1.333	.245	4.390		
INDICATED (POST-TEST)	2.356	1.117	.205	3.678		
PRES. ON RATE LEVEL	2.050	1.327	.173	3.550		
DERIVED BY FORMULA	2.074	1.283	.184	3.541		
UNDERLYING PRES. RATE	2.328	1.507	.196	4.031		
PROPOSED	2.079	1.286	.185	3.550		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.869
IND. RATES				3.87	MINIMUM PREMIUM	
MAN. RATES	4.59	4.32	4.34	+ 3.87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	135,776	6,766,580	4.983		1	13	11	158	183
2001	142,621	5,228,730	3.666		1	16	9	168	194
2002	128,778	5,110,422	3.968			10	14	137	161
2003	156,916	4,347,646	2.770			9	24	139	172
2004	172,878	3,746,343	2.167			1	29	124	154
TOTAL	736,969	25,199,721	3.419		2	49	87	726	864
O.D.		31,309	.004					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		600,613	2,319,188	208,397	1,245,792		122,099	641,697	183,857	1,115,205	329,732
2001		17,329	2,493,856	122,385	817,217		20,781	492,138	66,533	865,843	332,648
2002			1,951,023	490,714	545,855			675,848	330,128	804,527	312,327
2003			1,432,536	468,361	574,209			374,343	398,571	731,323	368,303
2004			114,446	851,409	722,110			21,718	590,917	1,123,967	321,776
TOTAL		617,942	8,311,049	2,141,266	3,905,183		142,880	2,205,744	1,570,006	4,640,865	1,664,786
O.D.					10,723					14,700	5,886

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		722,128	2,847,963	233,821	1,248,286		141,151	1,564,458	257,951	1,583,588	348,856
2001	668	153,376	3,066,601	147,662	802,257	994	100,831	1,271,509	111,386	1,178,040	359,925
2002	571	164,398	2,719,880	467,617	564,091	1,125	128,687	1,976,793	428,179	1,015,198	327,006
2003	511	201,053	2,575,685	419,285	559,639	757	156,598	1,620,483	401,924	831,503	388,191
2004	899	226,412	2,638,293	633,169	653,520	1,510	215,431	1,809,353	495,599	1,050,322	335,291
TOTAL	2,649	1,467,367	13,848,422	1,901,554	3,827,793	4,386	742,698	8,242,596	1,695,039	5,658,651	1,759,269
O.D.		205	2,797	491	10,319		192	3,440	723	18,024	6,265

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	24,314,752	13,112,594	1,765,534		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	1,017,980	-341,370	21,809		
TOTAL LOSSES	25,332,732	12,771,224	1,787,343		
EXPECTED LOSSES	23,980,971	12,440,037	1,776,096		
CREDIBILITY	.21	.52	.80		
PURE PREMIUMS					
INDICATED (PRE-TEST)	3.437	1.733	.243	5.413	
INDICATED (POST-TEST)	2.880	1.452	.204	4.536	
PRES. ON RATE LEVEL	2.866	1.487	.212	4.565	
DERIVED BY FORMULA	2.869	1.469	.206	4.544	
UNDERLYING PRES. RATE	3.254	1.688	.241	5.183	
PROPOSED	2.869	1.469	.206	4.544	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				4.95	MINIMUM PREMIUM
MAN. RATES	5.89	5.55	5.58	+ 4.95	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	19,397	561,429	2.894			1	2	17	20	
2001	19,928	613,985	3.081			1	1	13	15	
2002	25,749	440,689	1.711			2		11	13	
2003	11,274	214,663	1.904					15	15	
2004	11,241	214,548	1.908					10	10	
TOTAL	87,589	2,045,314	2.335			4	3	66	73	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			97,331	37,534	118,041			28,180	77,526	116,009	86,808
2001			131,658	22,000	129,218			26,122	9,524	230,726	64,737
2002			203,141		61,843			34,996		71,712	68,997
2003					104,491					77,756	32,416
2004					87,732					99,050	27,766
TOTAL			432,130	59,534	501,325			89,298	87,050	595,253	280,724

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			119,522	42,113	118,276			68,703	108,769	164,734	91,843
2001	34	6,870	172,739	24,097	125,626	13	2,289	82,504	17,128	312,872	70,045
2002	55	15,540	259,621	6,225	62,051	51	6,456	98,939	5,146	88,665	72,240
2003	10	5,359	66,834	10,182	90,961	10	2,567	36,785	6,953	83,771	34,166
2004	73	9,966	117,314	19,035	69,170	65	8,954	75,260	14,586	86,218	28,932
TOTAL	172	37,735	736,030	101,652	466,084	139	20,266	362,191	152,582	736,260	297,226

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,156,533	1,456,578	297,226			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	48,142	-63,595	2,951			
TOTAL LOSSES	1,204,675	1,392,983	300,177			
EXPECTED LOSSES	1,305,951	1,646,673	301,307			
CREDIBILITY	.05	.13	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.375	1.590	.343	3.308		
INDICATED (POST-TEST)	1.152	1.332	.287	2.771		
PRES. ON RATE LEVEL	1.313	1.656	.303	3.272		
DERIVED BY FORMULA	1.305	1.614	.300	3.219		
UNDERLYING PRES. RATE	1.491	1.880	.344	3.715		
PROPOSED	1.305	1.614	.300	3.219		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.508
IND. RATES				3.51	MINIMUM PREMIUM	
MAN. RATES	4.25	3.98	4.00	+ 3.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	104,110	2,881,296	2.767			104,110			3	21	117	141
2001	109,013	4,135,399	3.793			109,013			8	26	65	99
2002	108,587	2,721,244	2.506			108,587			6	17	60	83
2003	102,438	1,988,375	1.941			102,438			1	19	57	77
2004	112,930	2,145,223	1.899			112,930			1	18	43	62
TOTAL	537,078	13,871,537	2.583			537,078			19	101	342	462
O.D.		4,993										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			476,839	556,978	559,209			129,102	192,223	588,729	378,216
2001			1,301,082	981,737	276,346			408,353	363,482	384,654	419,745
2002			808,527	355,040	163,066			257,873	229,720	389,639	517,379
2003			91,836	554,443	218,665			53,876	251,051	367,738	450,766
2004			104,528	503,961	224,044			45,000	242,949	356,480	668,261
TOTAL			2,782,812	2,952,159	1,441,330			894,204	1,279,425	2,087,240	2,434,367
O.D.											4,993

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			585,558	624,929	560,327			314,751	269,688	835,998	400,153
2001	341	69,794	1,756,689	952,549	283,747	205	33,357	1,108,562	468,046	531,573	454,164
2002	245	71,915	1,184,534	317,638	177,461	453	53,794	837,000	279,748	493,253	541,696
2003	150	61,673	822,697	393,625	223,553	226	49,070	572,391	230,117	416,849	475,107
2004	371	115,145	1,330,670	332,738	227,907	646	89,614	733,052	192,049	342,146	696,328
TOTAL	1,107	318,527	5,680,148	2,621,479	1,472,995	1,530	225,835	3,565,756	1,439,648	2,619,819	2,567,448
O.D.											5,301

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,792,903	8,153,941	2,572,749			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	506,475	-270,942	24,621			
TOTAL LOSSES	10,299,378	7,882,999	2,597,370			
EXPECTED LOSSES	12,293,716	8,996,058	2,105,346			
CREDIBILITY	.17	.42	.65			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.918	1.468	.484	3.870		
INDICATED (POST-TEST)	1.607	1.230	.406	3.243		
PRES. ON RATE LEVEL	2.016	1.475	.345	3.836		
DERIVED BY FORMULA	1.946	1.372	.385	3.703		
UNDERLYING PRES. RATE	2.289	1.675	.392	4.356		
PROPOSED	1.946	1.372	.385	3.703		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.036
IND. RATES				4.04	MINIMUM PREMIUM	
MAN. RATES	5.07	4.78	4.69	+ 4.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	99,727	9,777,846	9.804			99,727			28	3	321	352
2001	100,628	10,597,655	10.531			100,628			26	4	321	351
2002	109,327	2,939,533	2.688			109,327			9	14	62	85
2003	117,465	9,149,733	7.789			117,465			27	100	177	304
2004	129,847	8,291,993	6.385			129,847			11	101	195	307
TOTAL	556,994	40,756,760	7.317			556,994			101	222	1076	1399
O.D.		3,900										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			4,630,654	88,981	1,927,240			876,522	24,497	1,691,865	538,087
2001			4,912,523	169,235	1,814,224			1,428,210	78,554	1,710,680	484,229
2002			1,262,456	344,109	293,384			292,726	187,615	348,756	210,487
2003			4,137,983	1,432,676	587,774			802,489	1,122,755	724,176	341,880
2004			1,774,855	1,609,126	927,470			1,260,837	1,148,167	1,145,720	425,818
TOTAL			16,718,471	3,644,127	5,550,092			4,660,784	2,561,588	5,621,197	2,000,501
O.D.											3,900

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			5,686,443	99,837	1,931,096			2,136,962	34,369	2,402,448	569,296
2001	1,237	227,395	5,865,405	224,328	1,776,149	684	103,766	3,332,616	160,951	2,328,972	523,936
2002	371	106,082	1,757,309	322,064	308,209	491	57,309	883,563	233,767	442,007	220,380
2003	1,415	531,752	6,837,507	1,159,878	688,889	1,628	332,361	3,372,440	992,290	893,587	360,342
2004	1,638	531,555	5,895,039	1,178,227	941,878	3,372	477,749	3,732,757	865,936	1,170,025	443,702
TOTAL	4,661	1,396,784	26,041,703	2,984,334	5,646,221	6,175	971,185	13,458,338	2,287,313	7,237,039	2,117,656
O.D.											4,078

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,878,846	18,154,907	2,121,734	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,500,858	-436,365	28,474	
TOTAL LOSSES	43,379,704	17,718,542	2,150,208	
EXPECTED LOSSES	35,914,973	15,935,598	2,317,094	
CREDIBILITY	.17	.43	.66	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.788	3.181	.386	11.355
INDICATED (POST-TEST)	6.526	2.666	.323	9.515
PRES. ON RATE LEVEL	5.679	2.520	.366	8.565
DERIVED BY FORMULA	5.823	2.583	.338	8.744
UNDERLYING PRES. RATE	6.448	2.861	.416	9.725
PROPOSED	5.823	2.583	.338	8.744

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	9.530
IND. RATES				9.53	MINIMUM PREMIUM	
MAN. RATES	10.84	10.25	10.47	+ 9.53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	119,570	2,145,248	1.794	1		3	2	58	64	
2001	124,359	2,726,027	2.192			7	1	57	65	
2002	116,447	2,846,610	2.444	2		3	4	55	64	
2003	146,036	3,072,777	2.104			7	6	70	83	
2004	135,223	1,593,789	1.178				13	49	62	
TOTAL	641,635	12,384,451	1.930	3		20	26	289	338	
O.D.		36,067	.005					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	304,240		428,490	94,627	457,848			187,216	53,225	448,573	171,029
2001			1,094,184	35,843	480,779			336,396	32,619	426,152	320,054
2002	681,375		424,515	168,764	580,081			242,496	33,331	415,569	300,479
2003			1,114,018	318,496	382,845			298,481	155,068	505,575	298,294
2004			269,001		385,972				277,457	429,017	232,342
TOTAL	985,615		3,061,207	886,731	2,287,525			1,064,589	551,700	2,224,886	1,322,198
O.D.					24,499					6,685	4,883

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	396,425		526,185	106,171	458,763			456,433	74,675	636,972	180,949
2001	283	52,541	1,352,655	49,703	469,794	172	26,517	852,341	56,467	580,500	346,298
2002	886,471	46,026	730,983	174,465	568,418	363	43,080	660,300	67,226	515,887	314,602
2003	395	149,629	1,915,066	289,422	377,215	538	107,299	1,074,869	188,513	567,385	314,402
2004	412	85,315	1,004,310	232,231	329,513	627	89,273	754,897	217,081	406,579	242,100
TOTAL	1,283,986	333,511	5,529,199	851,992	2,203,703	1,700	266,169	3,798,840	603,962	2,707,323	1,398,351
O.D.	1	478	6,500	1,135	23,551		114	1,891	387	7,987	5,172

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,222,389	6,400,040	1,403,523			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	309,269	-180,386	18,282			
TOTAL LOSSES	11,531,658	6,219,654	1,421,805			
EXPECTED LOSSES	7,468,632	6,249,526	1,539,924			
CREDIBILITY	.19	.48	.73			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.797	.969	.222	2.988		
INDICATED (POST-TEST)	1.506	.812	.186	2.504		
PRES. ON RATE LEVEL	1.025	.858	.211	2.094		
DERIVED BY FORMULA	1.116	.836	.193	2.145		
UNDERLYING PRES. RATE	1.164	.974	.240	2.378		
PROPOSED	1.116	.836	.193	2.145		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.338
IND. RATES				2.34	MINIMUM PREMIUM	
MAN. RATES	2.54	2.47	2.56	+ 2.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	12,298	437,336	3.556						7	7
2001	5,259	73,800	1.403						4	4
2002	5,956	361,307	6.066			1			5	6
2003	6,941	141,894	2.044						6	6
2004	7,247	56,381	.777					1		1
TOTAL	37,701	1,070,718	2.840			1		1	22	24
O.D.		864	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					69,964					328,649	38,723
2001					12,083					28,413	33,304
2002			178,300		86,990			35,000		24,226	36,791
2003					59,602					58,725	23,567
2004				17,463					11,218		27,700
TOTAL			178,300	17,463	228,639			35,000	11,218	440,013	160,085
O.D.											864

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					70,103					466,683	40,969
2001		66	1,129	202	11,666		31	2,088	584	38,479	36,035
2002	51	14,271	236,404	6,958	85,942	50	5,831	87,840	2,814	30,449	38,520
2003	6	3,067	38,119	5,807	51,879	7	1,944	27,786	5,251	63,262	24,840
2004	6	2,691	31,688	9,638	1,637	15	2,041	17,339	6,222	1,340	28,863
TOTAL	63	20,095	307,340	22,605	221,227	72	9,847	135,053	14,871	600,213	169,227
O.D.											913

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	472,470	858,916	170,140			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	75,760	-46,558	911			
TOTAL LOSSES	548,230	812,358	171,051			
EXPECTED LOSSES	1,934,438	1,180,418	82,188			
CREDIBILITY	.03	.07	.11			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.454	2.155	.454	4.063		
INDICATED (POST-TEST)	1.218	1.806	.380	3.404		
PRES. ON RATE LEVEL	4.519	2.757	.192	7.468		
DERIVED BY FORMULA	4.420	2.690	.213	7.323		
UNDERLYING PRES. RATE	5.131	3.131	.218	8.480		
PROPOSED	4.420	2.690	.213	7.323		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	7.982
IND. RATES				7.98	MINIMUM PREMIUM	
MAN. RATES	10.20	9.30	9.13	+ 7.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	29,257	642,088	2.194			1		10	11
2001	26,678	376,863	1.412				1	10	11
2002	24,724	1,023,258	4.138			3	1	10	14
2003	27,375	157,129	.573					5	5
2004	28,129	255,759	.909					11	11
TOTAL	136,163	2,455,097	1.803			4	2	46	52
O.D.		5,231	.003					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			263,563		110,956			47,333		157,035	63,201
2001				14,379	130,388				27,508	116,244	88,344
2002			463,113	18,763	153,629			177,110	19,832	128,446	62,365
2003					44,364					46,356	66,409
2004					55,041					121,747	78,971
TOTAL			726,676	33,142	494,378			224,443	47,340	569,828	359,290
O.D.					4,883					348	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			323,655		111,178			115,398		222,988	66,867
2001		839	14,881	15,937	126,044		227	15,637	36,555	157,981	95,588
2002	133	36,282	604,305	30,450	154,176	276	30,316	457,990	35,986	162,116	65,296
2003	5	2,276	28,377	4,325	38,616	6	1,537	21,936	4,143	49,944	69,995
2004	44	6,253	73,603	11,944	43,384	77	10,998	92,517	17,924	105,977	82,288
TOTAL	182	45,650	1,044,821	62,656	473,398	359	43,078	703,478	94,608	699,006	380,034
O.D.		26	457	82	4,715			26	7	471	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,838,077	1,334,943	380,034	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	49,679	-36,820	3,479	
TOTAL LOSSES	1,887,756	1,298,123	383,513	
EXPECTED LOSSES	1,207,766	1,173,725	299,559	
CREDIBILITY	.07	.17	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.386	.953	.282	2.621
INDICATED (POST-TEST)	1.161	.799	.236	2.196
PRES. ON RATE LEVEL	.781	.759	.194	1.734
DERIVED BY FORMULA	.808	.766	.205	1.779
UNDERLYING PRES. RATE	.887	.862	.220	1.969
PROPOSED	.808	.766	.205	1.779

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.939
IND. RATES				1.94	MINIMUM PREMIUM	
MAN. RATES	2.11	2.02	2.12	+ 1.94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	37,403	2,510,576	6.712			37,403			7	3	38	48
2001	30,449	1,182,704	3.884			30,449			3		22	25
2002	28,972	1,126,101	3.886			28,972			2	1	29	32
2003	30,877	465,124	1.506			30,877				2	23	25
2004	31,594	218,332	.691			31,594					18	18
TOTAL	159,295	5,502,837	3.454			159,295			12	6	130	148
O.D.		11,468	.007								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,118,223	52,405	226,981			816,264	63,849	114,154	118,700
2001			510,675		226,936			194,133		189,022	61,938
2002			301,256	47,206	315,128			134,984	456	150,495	176,576
2003				22,640	217,312				2,853	122,905	99,414
2004					77,101					105,078	36,153
TOTAL			1,930,154	122,251	1,063,458			1,145,381	67,158	681,654	492,781
O.D.					5,778					5,690	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,248,963	58,798	227,431			1,670,435	89,581	162,098	125,585
2001	134	24,381	628,409	7,236	221,537	100	15,175	482,832	8,039	257,556	67,017
2002	95	28,884	466,274	58,880	308,422	199	23,257	352,412	14,140	187,404	184,875
2003	27	12,850	162,362	36,245	190,427	14	4,312	61,338	13,182	132,631	104,782
2004	61	8,755	103,104	16,727	60,784	65	9,469	79,851	15,476	91,467	37,671
TOTAL	317	74,870	2,609,112	177,886	1,008,601	378	52,213	2,646,868	140,418	831,156	519,930
O.D.	1	295	3,696	561	5,030		184	2,695	508	6,130	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,390,629	2,170,290	519,930	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	196,927	-112,668	6,275	
TOTAL LOSSES	5,587,556	2,057,622	526,205	
EXPECTED LOSSES	4,850,532	3,386,612	551,160	
CREDIBILITY	.07	.19	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.508	1.292	.330	5.130
INDICATED (POST-TEST)	2.940	1.083	.277	4.300
PRES. ON RATE LEVEL	2.682	1.872	.305	4.859
DERIVED BY FORMULA	2.700	1.722	.297	4.719
UNDERLYING PRES. RATE	3.045	2.126	.346	5.517
PROPOSED	2.700	1.722	.297	4.719

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.143
IND. RATES				5.14	MINIMUM PREMIUM	
MAN. RATES	6.68	6.09	5.94	+ 5.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2,003	176,512	8.812			1			5	6
2001	1,319	539,772	40.922			1	1		6	8
2002	950									
2003	712	170	.023							
2004	556	12,511	2.250						2	2
TOTAL	5,540	728,965	13.158			2	1		13	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			122,756		22,829			16,823		12,148	1,956
2001			198,617	2,542	19,369			289,553	4,913	18,653	6,125
2003											170
2004					8,718					2,134	1,659
TOTAL			321,373	2,542	50,916			306,376	4,913	32,935	9,910

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			150,744		22,874			41,014		17,251	2,069
2001	45	8,080	210,744	3,939	19,563	132	19,754	620,060	11,953	27,426	6,627
2003											179
2004	7	996	11,659	1,890	6,876	2	191	1,622	315	1,859	1,729
TOTAL	52	9,076	373,147	5,829	49,313	134	19,945	662,696	12,268	46,536	10,604

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,065,050	113,946	10,604	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,586	-5,253	131	
TOTAL LOSSES	1,071,636	108,693	10,735	
EXPECTED LOSSES	176,672	108,473	14,847	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.344	1.962	.194	21.500
INDICATED (POST-TEST)	16.210	1.644	.163	18.017
PRES. ON RATE LEVEL	2.809	1.724	.236	4.769
DERIVED BY FORMULA	2.943	1.722	.234	4.899
UNDERLYING PRES. RATE	3.189	1.958	.268	5.415
PROPOSED	2.943	1.722	.234	4.899

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.339
IND. RATES				5.34	MINIMUM PREMIUM	
MAN. RATES	5.87	5.67	5.83	+ 5.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	241,118	4,812,028	1.995			9	14	146	169
2001	229,652	4,607,469	2.006	1		10	14	119	144
2002	215,717	3,387,340	1.570			5	13	100	118
2003	214,341	2,664,324	1.243			7	6	72	85
2004	183,742	2,120,895	1.154			1	11	84	96
TOTAL	1,084,570	17,592,056	1.622	1		32	58	521	612
O.D.		182,495	.016					5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,388,235	328,938	839,929			798,413	154,170	763,249	539,094
2001	3,000		1,446,647	394,543	868,934			414,138	161,669	894,596	423,942
2002			715,878	523,242	701,924			177,997	126,740	809,387	332,172
2003			942,385	103,773	375,242			353,917	114,130	488,629	286,248
2004			187,594	263,937	439,706			97,562	145,522	669,975	316,599
TOTAL	3,000		4,680,739	1,614,433	3,225,735			1,842,027	702,231	3,625,836	1,898,055
O.D.					112,105					61,482	8,908

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,676,258	369,067	841,604			1,844,083	216,302	1,083,818	570,361
2001	4,315	74,015	1,875,175	401,700	850,152	213	33,484	1,107,848	228,026	1,218,134	458,705
2002	256	81,241	1,295,960	481,250	699,863	340	43,197	684,756	185,257	1,001,713	347,784
2003	304	116,715	1,481,911	139,578	354,526	586	117,111	1,144,640	160,030	548,159	301,705
2004	489	112,146	1,276,097	251,790	378,633	829	115,517	921,812	189,774	606,699	329,896
TOTAL	5,364	384,117	7,605,401	1,643,385	3,124,778	1,968	309,309	5,703,139	979,389	4,458,523	2,008,451
O.D.	69	9,538	113,210	18,382	93,526	4	969	12,650	2,726	77,571	9,380

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,145,738	10,398,280	2,017,831			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	462,019	-349,267	22,339			
TOTAL LOSSES	14,607,757	10,049,013	2,040,170			
EXPECTED LOSSES	11,637,436	10,173,267	2,060,683			
CREDIBILITY	.27	.68	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.347	.927	.188	2.462		
INDICATED (POST-TEST)	1.129	.777	.158	2.064		
PRES. ON RATE LEVEL	.945	.826	.167	1.938		
DERIVED BY FORMULA	.995	.793	.158	1.946		
UNDERLYING PRES. RATE	1.073	.938	.190	2.201		
PROPOSED	.995	.793	.158	1.946		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.121
IND. RATES				2.12	MINIMUM PREMIUM	
MAN. RATES	2.53	2.35	2.37	+ 2.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	46,375	1,092,963	2.356			2	3	36	41
2001	28,925	1,111,563	3.842			4	1	27	32
2002	26,560	452,492	1.703			1		12	13
2003	28,997	512,984	1.769				1	16	17
2004	29,959	392,151	1.308					20	20
TOTAL	160,816	3,562,153	2.215			7	5	111	123
O.D.		36,878	.022					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			355,514	91,632	180,691			80,939	55,809	214,425	113,953
2001			477,575	3,451	140,075			197,323	8,803	228,950	55,386
2002			211,178		65,792			99,810		52,646	23,066
2003				39,527	230,302				25,000	167,551	50,604
2004					183,474					183,941	24,736
TOTAL			1,044,267	134,610	800,334			378,072	89,612	847,513	267,745
O.D.					36,282						596

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			436,571	102,811	181,054			197,330	78,300	304,480	120,562
2001	126	22,436	581,586	8,864	137,554	100	15,497	495,746	19,865	311,835	59,928
2002	59	16,178	270,286	6,544	65,947	148	16,431	246,657	7,210	66,669	24,150
2003	35	14,795	188,090	48,759	202,684	34	7,871	107,043	34,196	182,379	53,337
2004	150	20,849	245,344	39,814	144,650	114	16,620	139,747	27,083	160,105	25,775
TOTAL	370	74,258	1,721,877	206,792	731,889	396	56,419	1,186,523	166,654	1,025,468	283,752
O.D.	1	700	9,464	1,658	34,918						632

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,050,008	2,167,379	284,384			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	137,946	-90,217	4,341			
TOTAL LOSSES	3,187,954	2,077,162	288,725			
EXPECTED LOSSES	3,459,152	2,404,199	395,609			
CREDIBILITY	.07	.19	.29			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.982	1.292	.180	3.454		
INDICATED (POST-TEST)	1.661	1.083	.151	2.895		
PRES. ON RATE LEVEL	1.894	1.317	.217	3.428		
DERIVED BY FORMULA	1.878	1.273	.198	3.349		
UNDERLYING PRES. RATE	2.151	1.495	.246	3.892		
PROPOSED	1.878	1.273	.198	3.349		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.650
IND. RATES				3.65	MINIMUM PREMIUM	
MAN. RATES	4.60	4.33	4.19	+ 3.65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	10,444	207,262	1.984						6	6
2001	6,732	240,583	3.573			1	1		4	6
2002	4,277	64,375	1.505				1		1	2
2003	3,108	3,056	.098							
2004	2,795	2,259	.080							
TOTAL	27,356	517,535	1.892			1	2		11	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					115,682					79,165	12,415
2001			114,513	37,214	35,647			7,879	3,481	28,784	13,065
2002				22,230	24,281				7,579	6,610	3,675
2003											3,056
2004											2,259
TOTAL			114,513	59,444	175,610			7,879	11,060	114,559	34,470

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					115,914					112,415	13,135
2001	30	5,739	146,458	36,966	35,368	5	653	22,045	5,083	39,116	14,136
2002	2	1,201	17,158	19,684	24,024	3	349	6,176	8,530	8,437	3,848
2003											3,221
2004											2,354
TOTAL	32	6,940	163,616	56,650	175,306	8	1,002	28,221	13,613	159,968	36,694

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	199,819	405,537	36,694	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	9,838	-26,010	519	
TOTAL LOSSES	209,657	379,527	37,213	
EXPECTED LOSSES	261,249	523,046	59,361	
CREDIBILITY	.02	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.766	1.387	.136	2.289
INDICATED (POST-TEST)	.642	1.162	.114	1.918
PRES. ON RATE LEVEL	.841	1.684	.191	2.716
DERIVED BY FORMULA	.837	1.653	.184	2.674
UNDERLYING PRES. RATE	.955	1.912	.217	3.084
PROPOSED	.837	1.653	.184	2.674

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				2.91	MINIMUM PREMIUM
MAN. RATES	3.57	3.35	3.32	+ 2.91	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	12,508	266,410	2.129				3	8	11
2001	13,052	148,913	1.140				2	5	7
2002	13,562	435,173	3.208				2	10	13
2003	13,571	853,184	6.286			1	3	3	6
2004	13,762	180,821	1.313				1	7	8
TOTAL	66,455	1,884,501	2.836			4	8	33	45

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				79,153	57,854				22,522	89,189	17,692
2001				20,179	71,402				9,323	39,136	8,873
2002			169,819	56,561	18,320			86,405	66,761	25,789	11,518
2003			373,679		45,360			360,237		53,805	20,103
2004				23,317	54,645				36,238	47,006	19,615
TOTAL			543,498	179,210	247,581			446,642	134,844	254,925	77,801

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				88,810	57,969				31,598	126,647	18,718
2001		576	10,452	20,497	69,159		78	5,281	12,384	53,190	9,601
2002	50	14,203	235,872	50,939	21,415	146	16,281	249,707	77,526	36,372	12,059
2003	91	32,463	410,340	15,828	46,911	343	65,722	581,776	25,049	67,334	21,189
2004	51	9,800	115,387	24,729	45,264	77	10,833	91,738	27,023	45,245	20,439
TOTAL	192	57,042	772,051	200,803	240,718	566	92,914	928,502	173,580	328,788	82,006

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,851,267	943,889	82,006	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	27,856	-27,461	1,168	
TOTAL LOSSES	1,879,123	916,428	83,174	
EXPECTED LOSSES	680,499	923,059	99,683	
CREDIBILITY	.04	.11	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.828	1.379	.125	4.332
INDICATED (POST-TEST)	2.370	1.156	.105	3.631
PRES. ON RATE LEVEL	.902	1.223	.132	2.257
DERIVED BY FORMULA	.961	1.216	.128	2.305
UNDERLYING PRES. RATE	1.024	1.389	.150	2.563
PROPOSED	.961	1.216	.128	2.305

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				2.51	MINIMUM PREMIUM
MAN. RATES	2.93	2.69	2.76	+ 2.51	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	22,790	726,417	3.187			2	1	15	18
2001	19,295	790,689	4.097			3		23	26
2002	17,452	1,006,305	5.766			2	2	11	15
2003	16,666	1,148,215	6.889			3	5	12	20
2004	16,317	296,336	1.816				1	12	13
TOTAL	92,520	3,967,962	4.289			10	9	73	92
O.D.		4,207	.004					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			272,458	55,593	130,845			128,329	9,935	86,050	43,207
2001			401,242		145,154			66,285		127,806	50,202
2002			365,301	91,100	140,115			213,907	12,711	157,890	25,281
2003			354,718	352,307	143,590			92,805	92,208	90,986	21,601
2004				41,990	125,660				20,386	89,927	18,373
TOTAL			1,393,719	540,990	685,364			501,326	135,240	552,659	158,664
O.D.					3,834					237	136

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			334,578	62,375	131,107			312,866	13,939	122,191	45,713
2001	104	18,979	490,648	5,130	142,057	34	5,247	169,503	4,046	173,619	54,319
2002	111	31,488	518,774	88,635	142,084	326	36,243	546,929	31,429	198,689	26,469
2003	181	67,655	882,607	261,256	153,044	176	35,220	351,669	86,488	108,348	22,767
2004	118	20,752	244,240	50,449	103,003	85	11,826	99,836	24,549	80,716	19,145
TOTAL	514	138,874	2,470,847	467,845	671,295	621	88,536	1,480,803	160,451	683,563	168,413
O.D.					3,842					337	142

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,180,195	1,987,333	168,555	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	77,382	-56,848	2,137	
TOTAL LOSSES	4,257,577	1,930,485	170,692	
EXPECTED LOSSES	1,937,369	1,595,045	197,068	
CREDIBILITY	.05	.13	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.602	2.087	.184	6.873
INDICATED (POST-TEST)	3.856	1.749	.154	5.759
PRES. ON RATE LEVEL	1.844	1.518	.188	3.550
DERIVED BY FORMULA	1.945	1.548	.181	3.674
UNDERLYING PRES. RATE	2.094	1.724	.213	4.031
PROPOSED	1.945	1.548	.181	3.674

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.004
IND. RATES				4.00	MINIMUM PREMIUM	
MAN. RATES	4.39	4.14	4.34	+ 4.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	120,538	3,202,922	2.657			120,538			9	6	83	98
2001	131,959	2,721,641	2.062			131,959		1	4	7	83	95
2002	119,549	3,208,214	2.683			119,549			5	13	74	92
2003	139,881	4,189,564	2.995			139,881			8	14	102	124
2004	125,304	2,210,493	1.764			125,304			2	6	100	108
TOTAL	637,231	15,532,834	2.438			637,231		1	28	46	442	517
O.D.		119,727	.018								2	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,025,923	317,809	471,611			297,630	66,273	668,613	355,063
2001		184,782	529,677	288,712	542,743		3,825	191,121	171,042	495,683	314,056
2002			611,854	556,101	480,081			194,558	303,209	723,740	338,671
2003			1,110,887	395,822	530,943			474,758	302,489	849,476	525,189
2004			192,647	272,060	468,113			57,521	118,258	707,528	394,366
TOTAL		184,782	3,470,988	1,830,504	2,493,491		3,825	1,215,588	961,271	3,445,040	1,927,345
O.D.					82,633					33,261	3,833

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,259,832	356,582	472,553			725,623	92,981	949,426	375,657
2001	377	400,025	756,675	289,951	529,973	237	27,285	542,604	226,770	676,324	339,809
2002	214	70,740	1,129,409	496,834	486,030	418	50,854	811,466	372,807	904,755	354,589
2003	407	159,310	2,042,453	353,893	509,541	848	171,524	1,742,600	344,935	954,577	553,549
2004	514	117,153	1,334,459	262,734	401,967	718	102,294	831,086	175,889	633,601	410,929
TOTAL	1,512	747,228	6,522,828	1,759,994	2,400,064	2,221	351,957	4,653,379	1,213,382	4,118,683	2,034,533
O.D.		428	7,419	1,327	79,900		27	2,058	576	45,388	4,041

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,289,057	9,619,314	2,038,574			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	621,690	-310,876	23,531			
TOTAL LOSSES	12,910,747	9,308,438	2,062,105			
EXPECTED LOSSES	15,153,353	10,329,514	2,039,140			
CREDIBILITY	.19	.47	.73			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.026	1.461	.324	3.811		
INDICATED (POST-TEST)	1.698	1.224	.272	3.194		
PRES. ON RATE LEVEL	2.094	1.428	.282	3.804		
DERIVED BY FORMULA	2.019	1.332	.275	3.626		
UNDERLYING PRES. RATE	2.378	1.621	.320	4.319		
PROPOSED	2.019	1.332	.275	3.626		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.952
IND. RATES				3.95	MINIMUM PREMIUM	
MAN. RATES	5.33	4.85	4.65	+ 3.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	64,080	1,066,700	1.664			4	2	30	36	
2001	60,646	658,128	1.085			1	3	23	27	
2002	60,071	1,067,337	1.776			3	3	16	22	
2003	54,974	1,097,908	1.997			2	4	25	31	
2004	53,533	475,293	.887				3	24	27	
TOTAL	293,304	4,365,366	1.488			10	15	118	143	
O.D.		58,239	.019					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			448,935	3,622	115,079			238,815	19,902	177,213	63,134
2001			97,071	120,571	132,098			82,498	51,241	96,146	78,503
2002			322,634	80,083	304,778			84,192	73,262	143,899	58,489
2003			320,949	68,974	234,406			151,877	44,315	215,428	61,959
2004				53,068	140,998				34,445	171,949	74,833
TOTAL			1,189,589	326,318	927,359			557,382	223,165	804,635	336,918
O.D.					43,223					13,822	1,194

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			551,292	4,064	115,308			582,231	27,922	251,643	66,796
2001	25	6,255	150,344	118,205	129,319	41	6,673	219,579	67,381	131,914	84,940
2002	103	31,281	505,209	86,248	299,700	161	17,741	276,122	90,274	181,423	61,238
2003	126	47,757	607,586	80,316	215,430	254	50,020	488,729	65,583	241,075	65,305
2004	134	24,218	284,847	59,883	116,135	146	21,815	183,917	44,417	153,789	77,976
TOTAL	388	109,511	2,099,278	348,716	875,892	602	96,249	1,750,578	295,577	959,844	356,255
O.D.					43,309					19,628	1,263

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,056,606	2,542,966	357,518	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	123,265	-92,211	3,281	
TOTAL LOSSES	4,179,871	2,450,755	360,799	
EXPECTED LOSSES	3,079,693	2,754,125	296,237	
CREDIBILITY	.11	.28	.43	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.425	.836	.123	2.384
INDICATED (POST-TEST)	1.194	.701	.103	1.998
PRES. ON RATE LEVEL	.925	.827	.089	1.841
DERIVED BY FORMULA	.955	.792	.095	1.842
UNDERLYING PRES. RATE	1.050	.939	.101	2.090
PROPOSED	.955	.792	.095	1.842

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.007
IND. RATES				2.01	MINIMUM PREMIUM	
MAN. RATES	2.52	2.28	2.25	+ 2.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,531									
2001	1,540									
2002	2,387									
2003	1,163									
2004	949									
TOTAL	7,570									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,531	-943	9	
TOTAL LOSSES	2,531		9	
EXPECTED LOSSES	70,325	25,285	909	
CREDIBILITY	.01	.02	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.033	.000	.000	.033
INDICATED (POST-TEST)	.028	.000	.000	.028
PRES. ON RATE LEVEL	.829	.298	.011	1.138
DERIVED BY FORMULA	.821	.292	.011	1.124
UNDERLYING PRES. RATE	.929	.334	.012	1.275
PROPOSED	.821	.292	.011	1.124

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.228
IND. RATES				1.23	MINIMUM PREMIUM	
MAN. RATES	1.52	1.39	1.42	+ 1.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	352,790	8,244,098	2.336		1	12	27	248	288
2001	295,657	6,095,224	2.061			15	14	152	181
2002	223,640	3,654,869	1.634			3	9	127	139
2003	228,225	3,057,728	1.339			4	10	93	107
2004	213,215	2,859,526	1.341			3	10	106	119
TOTAL	1,313,527	23,911,445	1.820		1	37	70	726	834
O.D.		387,226	.029			1	1	8	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		148,846	1,830,583	1,130,859	1,879,856		7,271	619,538	462,210	1,501,321	663,614
2001			2,287,265	539,718	1,037,856			724,099	245,247	803,026	458,013
2002			346,829	430,923	1,132,488			186,624	137,308	1,129,718	290,979
2003			524,136	410,880	611,066			163,260	279,962	611,802	456,622
2004			440,266	258,715	662,428			110,315	138,143	816,490	433,169
TOTAL		148,846	5,429,079	2,771,095	5,323,694		7,271	1,803,836	1,262,870	4,862,357	2,302,397
O.D.			85,726	259	132,613			83,450	103	72,409	12,666

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		409,922	2,247,954	1,268,826	1,883,612		19,254	1,510,435	648,481	2,131,876	702,104
2001	590	114,417	2,917,662	549,073	1,018,841	375	57,655	1,871,468	336,581	1,098,320	495,570
2002	155	60,455	920,961	417,621	1,106,917	372	49,126	786,396	212,853	1,395,108	304,655
2003	282	112,107	1,446,063	351,902	567,223	408	87,776	963,055	283,016	686,030	481,280
2004	729	165,546	1,846,127	311,695	563,415	918	131,212	1,046,307	208,625	734,185	451,362
TOTAL	1,756	862,447	9,378,767	2,899,117	5,140,008	2,073	345,023	6,177,661	1,689,556	6,045,519	2,434,971
O.D.	1	194	107,629	626	132,512	2	284	207,116	872	99,938	13,406

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,082,953	16,008,148	2,448,377			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	624,195	-617,906	24,589			
TOTAL LOSSES	17,707,148	15,390,242	2,472,966			
EXPECTED LOSSES	15,630,972	16,300,869	2,351,214			
CREDIBILITY	.30	.77	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.348	1.172	.188	2.708		
INDICATED (POST-TEST)	1.130	.982	.158	2.270		
PRES. ON RATE LEVEL	1.048	1.093	.158	2.299		
DERIVED BY FORMULA	1.073	1.008	.158	2.239		
UNDERLYING PRES. RATE	1.190	1.241	.179	2.610		
PROPOSED	1.088	1.022	.160	2.270		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.474
IND. RATES				2.47	MINIMUM PREMIUM	
MAN. RATES	3.20	2.95	2.81	+ 2.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	24,838												
2001	24,621												
2002	24,542												
2003	25,991												
2004	30,013												
TOTAL	130,005												

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	67,948	-775	15	
TOTAL LOSSES	67,948		15	
EXPECTED LOSSES	1,619,862	27,301	1,299	
CREDIBILITY	.06	.16	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.052	.000	.000	.052
INDICATED (POST-TEST)	.044	.000	.000	.044
PRES. ON RATE LEVEL	1.108	.018	.001	1.127
DERIVED BY FORMULA	1.044	.015	.001	1.060
UNDERLYING PRES. RATE	1.246	.021	.001	1.268
PROPOSED	1.044	.015	.001	1.060

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.145
IND. RATES				1.15	MINIMUM PREMIUM	
MAN. RATES	1.29	1.48	1.35	+ 1.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	105,120	2,001,204	1.903			1	8	65	74
2001	99,616	3,167,549	3.179			9	10	57	76
2002	97,521	2,908,115	2.982			4	11	68	83
2003	96,165	3,703,501	3.851			8	11	61	80
2004	91,425	1,066,609	1.166				4	37	41
TOTAL	489,847	12,846,978	2.623			22	44	288	354
O.D.		145,516	.029				1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			117,060	378,004	535,503			65,856	252,481	445,263	207,037
2001			1,106,595	451,368	511,260			296,723	107,088	428,215	266,300
2002			482,925	555,503	762,288			149,594	189,338	517,275	251,192
2003			1,151,237	412,518	564,735			571,507	227,337	506,040	270,127
2004			72,130		333,127				48,144	361,148	252,060
TOTAL			2,857,817	1,869,523	2,706,913			1,083,680	824,388	2,257,941	1,246,716
O.D.				33,204	76,688				15,131	17,151	3,342

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			143,750	424,121	536,572			160,557	354,231	632,273	219,045
2001	285	57,215	1,448,070	447,799	503,814	152	23,760	775,876	148,153	584,488	288,137
2002	196	67,053	1,048,178	507,085	756,003	295	37,062	587,960	237,312	645,680	262,998
2003	429	164,719	2,111,692	369,232	540,498	788	157,558	1,534,469	257,872	579,639	284,714
2004	298	48,969	576,366	112,110	269,393	291	41,407	348,831	79,872	320,117	262,647
TOTAL	1,208	337,956	5,328,056	1,860,347	2,606,280	1,526	259,787	3,407,693	1,077,440	2,762,197	1,317,541
O.D.		77	1,117	37,451	76,632		142	2,663	21,797	22,141	3,527

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,340,225	8,464,285	1,321,068			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	318,255	-252,675	14,159			
TOTAL LOSSES	9,658,480	8,211,610	1,335,227			
EXPECTED LOSSES	7,911,029	7,705,293	1,263,806			
CREDIBILITY	.16	.40	.61			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.972	1.676	.273	3.921		
INDICATED (POST-TEST)	1.653	1.404	.229	3.286		
PRES. ON RATE LEVEL	1.422	1.386	.227	3.035		
DERIVED BY FORMULA	1.459	1.393	.228	3.080		
UNDERLYING PRES. RATE	1.615	1.573	.258	3.446		
PROPOSED	1.459	1.393	.228	3.080		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.357
IND. RATES				3.36	MINIMUM PREMIUM	
MAN. RATES	3.71	3.50	3.71	+ 3.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	9,702									
2001	9,934									
2002	11,112									
2003	10,613									
2004	13,646									
TOTAL	55,007									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	20,260	-4,860	69	
TOTAL LOSSES	20,260		69	
EXPECTED LOSSES	479,111	182,624	5,500	
CREDIBILITY	.04	.09	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.037	.000	.000	.037
INDICATED (POST-TEST)	.031	.000	.000	.031
PRES. ON RATE LEVEL	.777	.296	.009	1.082
DERIVED BY FORMULA	.747	.269	.008	1.024
UNDERLYING PRES. RATE	.871	.332	.010	1.213
PROPOSED	.747	.269	.008	1.024

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.119
IND. RATES				1.12	MINIMUM PREMIUM	
MAN. RATES	1.29	1.48	1.35	+ 1.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	21,471	1,730,367	8.059			7	4	22	33
2001	26,248	919,422	3.502			3	3	20	26
2002	20,080	778,656	3.877			2	2	13	17
2003	27,592	1,727,969	6.262	1		1	4	19	25
2004	24,398	572,310	2.345				5	14	19
TOTAL	119,789	5,728,724	4.782			1	13	88	120

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			819,252	119,667	262,400			231,839	88,125	117,122	91,962
2001			370,442	119,811	108,669			112,922	68,509	80,937	58,132
2002			251,801	113,201	146,213			76,152	28,899	100,393	61,997
2003	1,067,446		95,640	129,808	174,914	8,985		23,597	64,823	114,445	48,311
2004				203,536	86,835				108,395	109,328	64,216
TOTAL	1,067,446		1,537,135	686,023	779,031	8,985		444,510	358,751	522,225	324,618

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,006,042	134,267	262,924			565,224	123,639	166,314	97,296
2001	96	18,523	473,049	118,929	107,993	56	9,070	296,416	89,156	111,911	62,899
2002	83	24,312	395,076	105,490	147,195	125	14,328	219,948	39,744	125,972	64,911
2003	719,955	27,849	361,019	106,890	161,769	6,662	15,776	178,556	61,949	129,004	50,920
2004	139	41,261	485,480	131,180	87,541	207	29,595	250,627	76,228	108,117	66,913
TOTAL	720,273	111,945	2,720,666	596,756	767,422	7,050	68,769	1,510,771	390,716	641,318	342,939

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,139,474	2,396,212	342,939			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	108,071	-75,088	5,388			
TOTAL LOSSES	5,247,545	2,321,124	348,327			
EXPECTED LOSSES	2,576,661	2,614,993	459,989			
CREDIBILITY	.06	.16	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.381	1.938	.291	6.610		
INDICATED (POST-TEST)	3.671	1.624	.244	5.539		
PRES. ON RATE LEVEL	1.894	1.923	.338	4.155		
DERIVED BY FORMULA	2.001	1.875	.315	4.191		
UNDERLYING PRES. RATE	2.151	2.183	.384	4.718		
PROPOSED	2.001	1.875	.315	4.191		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.568
IND. RATES				4.57	MINIMUM PREMIUM	
MAN. RATES	5.36	5.05	5.08	+ 4.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	13,959	403,134	2.887			1			9	10
2001	15,497	942,734	6.083			2	1		12	15
2002	14,739	393,615	2.670			1	2		9	12
2003	15,572	143,587	.922				3		9	12
2004	16,358	520,504	3.181				3		13	16
TOTAL	76,125	2,403,574	3.157			4	9		52	65

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			201,456		76,867			16,596		83,559	24,656
2001			334,593	14,092	141,939			342,375	23,926	51,496	34,313
2002			131,956	87,029	57,848			15,375	17,738	59,351	24,318
2003				34,428	24,220				13,596	28,137	43,206
2004				131,237	122,785				76,960	111,847	77,675
TOTAL			668,005	266,786	423,659			374,346	132,220	334,390	204,168

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			247,388		77,019			40,461		118,655	26,086
2001	68	12,919	331,082	17,642	138,459	128	19,146	604,624	36,040	72,212	37,127
2002	44	13,290	215,637	77,569	59,883	27	3,832	60,828	22,829	73,866	25,461
2003	7	3,827	51,025	25,276	23,007	7	2,187	28,392	12,959	31,319	45,539
2004	147	34,202	402,344	99,085	109,108	170	24,098	203,950	59,160	106,542	80,937
TOTAL	266	64,238	1,247,476	219,572	407,476	332	49,263	938,255	130,988	402,594	215,150

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,299,830	1,160,630	215,150	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	37,138	-34,318	1,987	
TOTAL LOSSES	2,336,968	1,126,312	217,137	
EXPECTED LOSSES	892,946	1,188,311	167,475	
CREDIBILITY	.05	.11	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.070	1.480	.285	4.835
INDICATED (POST-TEST)	2.573	1.240	.239	4.052
PRES. ON RATE LEVEL	1.033	1.375	.194	2.602
DERIVED BY FORMULA	1.110	1.360	.202	2.672
UNDERLYING PRES. RATE	1.173	1.561	.220	2.954
PROPOSED	1.110	1.360	.202	2.672

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	TOTAL
IND. RATES				2.91	MINIMUM PREMIUM	
MAN. RATES	3.33	3.16	3.18	+ 2.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	419	366	.087							
2001	376	906	.240							
2002	353									
2003	530	4,610	.869							
2004	621	38,420	6.186					1	1	2
TOTAL	2,299	44,302	1.927					1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											366
2001											906
2003											4,610
2004				21,131	514				15,000	1,352	423
TOTAL				21,131	514				15,000	1,352	6,305

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											387
2001											980
2003											4,859
2004	7	3,319	39,033	11,775	2,388	18	2,851	24,215	8,521	2,968	441
TOTAL	7	3,319	39,033	11,775	2,388	18	2,851	24,215	8,521	2,968	6,667

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	69,443	25,652	6,667	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,656	-682	40	
TOTAL LOSSES	71,099	24,970	6,707	
EXPECTED LOSSES	38,025	27,634	2,989	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.093	1.086	.292	4.471
INDICATED (POST-TEST)	2.592	.910	.245	3.747
PRES. ON RATE LEVEL	1.470	1.069	.116	2.655
DERIVED BY FORMULA	1.470	1.067	.119	2.656
UNDERLYING PRES. RATE	1.654	1.202	.130	2.986
PROPOSED	1.470	1.067	.119	2.656

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.871
IND. RATES				2.87	MINIMUM PREMIUM	
MAN. RATES	3.27	3.08	3.18	+ 2.87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	23,319									
2001	21,950									
2002	22,904									
2003	23,322									
2004	17,800									
TOTAL	109,295									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	8,843	-1,634				
TOTAL LOSSES	8,843					
EXPECTED LOSSES	226,241	48,090				
CREDIBILITY	.06	.15	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.008	.000	.000	.008		
INDICATED (POST-TEST)	.007	.000	.000	.007		
PRES. ON RATE LEVEL	.182	.039	.000	.221		
DERIVED BY FORMULA	.172	.033	.000	.205		
UNDERLYING PRES. RATE	.207	.044	.000	.251		
PROPOSED	.172	.033	.000	.205		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	.223
IND. RATES				.22	MINIMUM PREMIUM	
MAN. RATES	.31	.28	.27	+ .22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	5,773	534,512	9.258				1	38	39	
2001	7,745	147,528	1.904					8	8	
2002	7,236	372,499	5.147				3	21	24	
2003	7,360	228,449	3.103				1	8	9	
2004	11,647	319,785	2.745				3	12	16	
TOTAL	39,761	1,602,773	4.031				1	87	96	
O.D.		5,165	.012					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				40,728	224,568				4,237	146,098	118,881
2001					60,862					64,995	21,671
2002				112,280	38,326				44,265	72,923	104,705
2003				15,230	61,177				18,251	88,499	45,292
2004	5,506			65,960	60,924	18,000			76,878	64,299	28,218
TOTAL	5,506			234,198	445,857	18,000			143,631	436,814	318,767
O.D.				34					3,373		1,758

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				45,697	225,013				5,945	207,460	125,776
2001		328	5,688	1,017	58,761		67	4,771	1,337	88,021	23,448
2002	7	4,438	64,676	95,563	40,193	12	2,510	44,122	51,498	91,339	109,626
2003	8	4,288	54,848	16,103	54,101	20	4,623	62,143	21,937	96,708	47,738
2004	5,837	17,094	201,168	49,621	54,216	26,273	19,791	167,688	52,109	65,150	29,403
TOTAL	5,852	26,148	326,380	208,001	432,284	26,305	26,991	278,724	132,826	548,678	335,991
O.D.			17	28	1		115	2,063	3,651	146	1,843

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	692,595	1,325,615	337,834	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	24,384	-18,158	2,655	
TOTAL LOSSES	716,979	1,307,457	340,489	
EXPECTED LOSSES	543,931	831,403	198,010	
CREDIBILITY	.03	.07	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.803	3.288	.856	5.947
INDICATED (POST-TEST)	1.511	2.755	.717	4.983
PRES. ON RATE LEVEL	1.205	1.842	.438	3.485
DERIVED BY FORMULA	1.214	1.906	.469	3.589
UNDERLYING PRES. RATE	1.368	2.091	.498	3.957
PROPOSED	1.214	1.906	.469	3.589

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.912
IND. RATES				3.91	MINIMUM PREMIUM	
MAN. RATES	4.72	3.99	4.26	+ 3.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	8,168	239,479	2,931				1	9	10
2001	9,205	232,939	2,530					7	7
2002	11,981	476,774	3,979					14	15
2003	9,720	611,010	6,286			1	1	21	23
2004	7,546	564,401	7,479				1	40	41
TOTAL	46,620	2,124,603	4,557			2	3	91	96
O.D.		283							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				60,702	87,824				13,199	46,416	31,338
2001					141,699					77,526	13,714
2002			108,342		172,890			16,166		93,749	85,627
2003			90,786	35,262	188,981			23,857	19,449	169,935	82,740
2004				22,881	200,412				30,658	259,687	50,763
TOTAL			199,128	118,845	791,806			40,023	63,306	647,313	264,182
O.D.											283

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				68,108	87,999				18,518	65,911	33,156
2001		762	13,241	2,366	136,810		78	5,690	1,595	104,994	14,839
2002	36	10,985	174,955	9,717	167,738	30	3,785	59,891	5,367	115,285	89,651
2003	49	20,993	266,582	45,165	168,599	64	13,526	155,036	32,069	185,414	87,208
2004	171	26,300	309,531	56,111	160,140	200	29,024	244,725	55,239	229,716	52,895
TOTAL	256	59,040	764,309	181,467	721,286	294	46,413	465,342	112,788	701,320	277,749
O.D.											305

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,335,654	1,716,861	278,054			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	23,699	-30,898	1,216			
TOTAL LOSSES	1,359,353	1,685,963	279,270			
EXPECTED LOSSES	617,248	964,568	111,423			
CREDIBILITY	.03	.08	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.916	3.616	.599	7.131		
INDICATED (POST-TEST)	2.444	3.030	.502	5.976		
PRES. ON RATE LEVEL	1.166	1.822	.211	3.199		
DERIVED BY FORMULA	1.204	1.919	.249	3.372		
UNDERLYING PRES. RATE	1.324	2.069	.239	3.632		
PROPOSED	1.204	1.919	.249	3.372		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.675
IND. RATES				3.68	MINIMUM PREMIUM	
MAN. RATES	4.53	3.79	3.91	+ 3.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2,256	7,824	.346						1	1
2001	2,913	24,950	.856						1	1
2002	4,835	2,562	.052						1	1
2003	7,354	26,701	.363						2	2
2004	7,928	746,340	9.413			1	4		6	11
TOTAL	25,286	808,377	3.197			1	4		11	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					88					193	7,543
2001					12,127					12,109	714
2002					152					702	1,708
2003					12,173					8,933	5,595
2004			114,750	159,251	17,213			350,000	75,287	17,961	11,878
TOTAL			114,750	159,251	41,753			350,000	75,287	39,898	27,438

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					88					274	7,980
2001		64	1,134	202	11,708		14	888	249	16,399	773
2002		2	40	7	146		8	164	34	860	1,788
2003	1	624	7,784	1,187	10,594	1	293	4,229	798	9,625	5,897
2004	85	36,164	406,043	96,454	31,746	654	90,656	625,145	71,878	40,844	12,377
TOTAL	86	36,854	415,001	97,850	54,282	655	90,971	630,426	72,959	68,002	28,815

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,173,993	293,093	28,815	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	14,037	-5,866	1,140	
TOTAL LOSSES	1,188,030	287,227	29,955	
EXPECTED LOSSES	318,352	382,831	78,639	
CREDIBILITY	.02	.06	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.698	1.136	.118	5.952
INDICATED (POST-TEST)	3.937	.952	.099	4.988
PRES. ON RATE LEVEL	1.109	1.333	.274	2.716
DERIVED BY FORMULA	1.166	1.310	.260	2.736
UNDERLYING PRES. RATE	1.259	1.514	.311	3.084
PROPOSED	1.166	1.310	.260	2.736

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	TOTAL
IND. RATES				2.98	MINIMUM PREMIUM	
MAN. RATES	3.02	2.98	3.32	+ 2.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	6,580	519,716	7.898				5	46		51
2001	5,160	277,205	5.372				1	27		28
2002	4,470	105,611	2.362				1			1
2003	3,384	289,925	8.567			1		3		4
2004	5,009	198,302	3.958					4		4
TOTAL	24,603	1,390,759	5.653			1	7	80		88
O.D.		3,302	.013							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				150,554	133,043				32,777	113,181	90,161
2001				17,824	132,544				10,038	91,300	25,499
2002				73,992					30,060		1,559
2003			95,000		37,734			105,000		41,832	10,359
2004					82,480					104,623	11,199
TOTAL			95,000	242,370	385,801			105,000	72,875	350,936	138,777
O.D.											3,302

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				168,921	133,307				45,986	160,716	95,390
2001		876	15,726	19,260	128,163		120	9,296	14,343	123,847	27,590
2002	5	2,438	36,030	61,826	2,179	9	1,051	18,376	32,534	1,313	1,632
2003	29	10,978	138,531	7,101	35,076	147	28,213	253,215	12,233	48,996	10,918
2004	71	9,377	110,295	17,897	65,028	66	9,469	79,500	15,399	91,067	11,669
TOTAL	105	23,669	300,582	275,005	363,753	222	38,853	360,387	120,495	425,939	147,199
O.D.											3,494

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	723,818	1,185,192	150,693	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	12,271	-16,817	848	
TOTAL LOSSES	736,089	1,168,375	151,541	
EXPECTED LOSSES	299,172	467,949	76,023	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.992	4.749	.616	8.357
INDICATED (POST-TEST)	2.507	3.980	.516	7.003
PRES. ON RATE LEVEL	1.071	1.675	.272	3.018
DERIVED BY FORMULA	1.100	1.790	.292	3.182
UNDERLYING PRES. RATE	1.216	1.902	.309	3.427
PROPOSED	1.100	1.790	.292	3.182

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	TOTAL
IND. RATES				3.47	MINIMUM PREMIUM	
MAN. RATES	4.03	3.56	3.69	+ 3.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	27,168	916,878	3.374			2	3	30	35
2001	19,816	279,021	1.408				2	19	21
2002	19,229	1,620,790	8.428			5	5	21	31
2003	18,185	1,117,170	6.143			4	1	12	17
2004	10,128	272,967	2.695				1	11	12
TOTAL	94,526	4,206,826	4.450			11	12	93	116
O.D.		45,422	.048				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			302,297	165,132	113,347			49,669	85,733	160,791	39,909
2001				28,583	75,468				37,783	111,892	25,295
2002			840,677	198,107	76,518			222,633	169,107	77,033	36,715
2003			675,931	67,400	34,709			200,717	6,000	63,549	68,864
2004				89,186	33,956				49,500	86,601	13,724
TOTAL			1,818,905	548,408	333,998			473,019	348,123	499,866	184,507
O.D.				36,873					8,459		90

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			371,221	185,278	113,575			121,093	120,283	228,323	42,224
2001		680	12,408	28,603	73,176		271	17,975	49,223	152,293	27,369
2002	245	67,346	1,124,085	183,101	89,951	378	42,002	644,093	197,134	106,566	38,441
2003	196	71,166	905,710	72,593	49,842	280	53,943	482,937	26,536	76,415	72,583
2004	56	17,602	207,245	56,595	35,130	120	16,851	142,333	40,208	81,298	14,300
TOTAL	497	156,794	2,620,669	526,170	361,674	778	113,067	1,408,431	433,384	644,895	194,917
O.D.	3	1,213	17,957	30,809	1,085	3	299	5,172	9,154	368	96

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,324,883	2,007,539	195,013	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	75,580	-61,561	1,743	
TOTAL LOSSES	4,400,463	1,945,978	196,756	
EXPECTED LOSSES	2,053,105	1,450,029	184,327	
CREDIBILITY	.05	.13	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.655	2.059	.208	6.922
INDICATED (POST-TEST)	3.901	1.725	.174	5.800
PRES. ON RATE LEVEL	1.913	1.351	.172	3.436
DERIVED BY FORMULA	2.012	1.400	.172	3.584
UNDERLYING PRES. RATE	2.172	1.534	.195	3.901
PROPOSED	2.012	1.400	.172	3.584

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.906
IND. RATES				3.91	MINIMUM PREMIUM	
MAN. RATES	4.41	4.11	4.20	+ 3.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	20,377	152,287	.747						12	12
2001	18,906	281,739	1.490					4	13	17
2002	18,410	269,639	1.464					3	9	12
2003	19,147	532,771	2.782					3	19	22
2004	15,521	126,913	.817					2	6	8
TOTAL	92,361	1,363,349	1.476						12	59

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					93,069					35,289	23,929
2001				63,828	40,532				80,791	69,696	26,892
2002				77,810	47,652				79,097	33,268	31,812
2003				32,569	283,273				14,486	188,422	14,021
2004				59,745	7,302				31,407	17,331	11,128
TOTAL				233,952	471,828				205,781	344,006	107,782

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					93,256					50,111	25,317
2001		820	15,738	61,736	39,833		391	25,988	101,771	96,018	29,097
2002	6	3,472	50,319	67,192	48,152	24	3,202	56,136	87,251	44,241	33,307
2003	40	16,997	214,787	49,287	248,399	33	7,597	105,231	27,986	204,072	14,778
2004	25	10,050	118,189	34,560	11,354	55	7,274	61,721	19,977	18,837	11,595
TOTAL	71	31,339	399,033	212,775	440,994	112	18,464	249,076	236,985	413,279	114,094

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	698,095	1,304,033	114,094	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	45,932	-40,881	2,048	
TOTAL LOSSES	744,027	1,263,152	116,142	
EXPECTED LOSSES	1,162,825	1,196,999	188,416	
CREDIBILITY	.05	.13	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.806	1.368	.126	2.300
INDICATED (POST-TEST)	.675	1.146	.106	1.927
PRES. ON RATE LEVEL	1.109	1.141	.180	2.430
DERIVED BY FORMULA	1.087	1.142	.165	2.394
UNDERLYING PRES. RATE	1.259	1.296	.204	2.759
PROPOSED	1.087	1.142	.165	2.394

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	TOTAL
IND. RATES				2.61	MINIMUM PREMIUM	
MAN. RATES	3.29	3.00	2.97	+ 2.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2000	35,293	517,031	1.464				3	33			
2001	27,907	1,040,932	3.730			3	1	13			
2002	22,654	158,660	.700				1	6			
2003	22,220	442,645	1.992			1		12			
2004	22,565	201,236	.891				1	12			
TOTAL	130,639	2,360,504	1.807			4	6	76			86
O.D.		82,921	.063				1	2			3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				95,323	158,487				21,824	204,182	37,215
2001			405,896	22,733	151,692			257,591	10,980	122,992	69,048
2002				27,500	72,138				5,798	36,412	16,812
2003			201,963		72,987			63,464		68,424	35,807
2004				6,092	47,173				10,077	112,898	24,996
TOTAL			607,859	151,648	502,477			321,055	48,679	544,908	183,878
O.D.				57,609	10,292				2,331	12,689	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				106,952	158,803				30,620	289,940	39,373
2001	105	19,437	501,050	27,020	148,638	134	20,044	634,120	21,672	168,868	74,710
2002	5	2,295	32,207	26,275	70,235	3	681	12,067	8,066	44,896	17,602
2003	61	22,969	289,885	14,389	68,259	92	18,497	173,451	11,251	76,088	37,741
2004	42	6,292	74,134	13,599	37,763	83	12,034	101,362	22,207	99,476	26,046
TOTAL	213	50,993	897,276	188,235	483,698	312	51,256	921,000	93,816	679,268	195,472
O.D.				64,637	10,313				3,270	18,019	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,921,050	1,541,256	195,472	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	71,855	-87,991	1,866	
TOTAL LOSSES	1,992,905	1,453,265	197,338	
EXPECTED LOSSES	1,794,980	2,350,195	175,056	
CREDIBILITY	.07	.16	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.526	1.112	.151	2.789
INDICATED (POST-TEST)	1.279	.932	.127	2.338
PRES. ON RATE LEVEL	1.210	1.584	.118	2.912
DERIVED BY FORMULA	1.215	1.480	.120	2.815
UNDERLYING PRES. RATE	1.374	1.799	.134	3.307
PROPOSED	1.215	1.480	.120	2.815

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.068
IND. RATES				3.07	MINIMUM PREMIUM	
MAN. RATES	3.76	3.54	3.56	+ 3.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	340,961	4,711,402	1.381			6	10		153	169
2001	342,822	6,730,834	1.963			13	7		158	178
2002	333,947	4,399,731	1.317			6	13		144	163
2003	325,088	3,914,385	1.204			3	16		108	127
2004	317,161	3,888,567	1.226			1	20		139	160
TOTAL	1,659,979	23,644,919	1.424			29	66		702	797
O.D.		116,997	.007						6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			814,564	387,960	1,367,118			226,973	209,196	1,054,455	651,136
2001			2,022,537	273,454	1,594,908			545,474	342,123	1,274,249	678,089
2002			921,828	388,750	974,950			231,616	264,184	1,005,765	612,638
2003			542,662	433,142	973,299			151,641	278,757	878,914	655,970
2004			113,975	536,886	809,167			14,721	444,065	1,253,900	715,853
TOTAL			4,415,566	2,020,192	5,719,442			1,170,425	1,538,325	5,467,283	3,313,686
O.D.					61,421					30,399	25,177

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,000,284	435,291	1,369,845			553,360	293,502	1,497,324	688,902
2001	527	102,886	2,605,099	301,889	1,552,489	281	44,748	1,499,593	462,754	1,737,009	733,692
2002	304	96,606	1,548,519	384,810	961,234	468	59,047	940,597	346,167	1,249,624	641,432
2003	329	134,193	1,723,025	402,695	884,205	445	93,568	1,062,321	305,022	973,316	691,392
2004	866	187,767	2,183,394	478,403	692,654	1,370	198,450	1,667,583	432,514	1,145,437	745,919
TOTAL	2,026	521,452	9,060,321	2,003,088	5,460,427	2,564	395,813	5,723,454	1,839,959	6,602,710	3,501,337
O.D.	2	1,094	13,757	2,101	58,674	2	712	10,365	1,993	35,600	26,621

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,731,562	16,004,552	3,527,958	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	710,987	-422,247	37,349	
TOTAL LOSSES	16,442,549	15,582,305	3,565,307	
EXPECTED LOSSES	17,562,577	13,213,433	3,303,358	
CREDIBILITY	.35	.90	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.991	.939	.215	2.145
INDICATED (POST-TEST)	.830	.787	.180	1.797
PRES. ON RATE LEVEL	.932	.701	.175	1.808
DERIVED BY FORMULA	.896	.778	.180	1.854
UNDERLYING PRES. RATE	1.058	.796	.199	2.053
PROPOSED	.874	.759	.175	1.808

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.970
IND. RATES				1.97	MINIMUM PREMIUM	
MAN. RATES	2.70	2.30	2.21	+ 1.97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2000	624,641	16,802,829	2.689	1		38	51	424	514
2001	681,791	15,783,489	2.315	1	1	32	46	304	384
2002	608,960	15,022,768	2.466			37	40	294	371
2003	601,615	16,865,764	2.803		1	32	66	311	410
2004	658,399	8,914,890	1.354	1		3	32	282	318
TOTAL	3,175,406	73,389,740	2.311	3	2	142	235	1615	1997
O.D.		207,317	.006				2	13	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2000	3,000		5,149,469	1,426,954	2,587,818	350		1,951,867	1,101,169	2,820,776	1,761,426
2001	78,946	82,336	5,280,709	1,502,534	1,714,498	21,950	5,575	2,643,665	909,280	1,868,955	1,675,041
2002			5,104,440	1,472,321	1,641,614			2,272,123	648,603	2,486,771	1,396,896
2003		192,221	4,102,642	2,087,348	1,674,709		1,403,798	2,884,246	1,275,700	2,037,968	1,207,132
2004	100,000		387,740	1,299,757	1,817,001	15,000		253,164	1,201,804	2,486,714	1,353,710
TOTAL	181,946	274,557	20,025,000	7,788,914	9,435,640	37,300	1,409,373	10,005,065	5,136,556	11,701,184	7,394,205
O.D.				31,644	94,665				989	41,655	38,364

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2000	3,909		6,128,324	1,601,044	2,592,985	907		4,187,380	1,544,940	4,005,509	1,863,589
2001	105,044	419,751	6,515,403	1,500,912	1,696,186	57,522	195,868	5,812,613	1,215,948	2,567,691	1,812,394
2002	1,521	434,165	7,157,651	1,388,771	1,676,201	3,337	379,338	5,801,466	916,359	3,035,476	1,462,550
2003	1,624	657,130	7,948,593	1,693,810	1,666,552	6,829	1,230,950	6,138,884	1,302,149	2,354,129	1,272,317
2004	106,745	451,289	5,220,729	1,133,829	1,569,251	25,406	517,545	4,234,542	1,059,794	2,324,077	1,410,566
TOTAL	218,843	1,962,335	32,970,700	7,318,366	9,201,175	94,001	2,323,701	26,174,885	6,039,190	14,286,882	7,821,416
O.D.	5	1,290	18,458	36,435	90,849	10	1,270	12,670	3,931	49,615	40,591

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	63,778,168	37,026,443	7,862,007		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	2,519,106	-1,116,123	91,721		
TOTAL LOSSES	66,297,274	35,910,320	7,953,728		
EXPECTED LOSSES	60,713,763	36,675,939	7,906,761		
CREDIBILITY	.55	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	2.088	1.131	.250	3.469	
INDICATED (POST-TEST)	1.750	.948	.210	2.908	
PRES. ON RATE LEVEL	1.684	1.017	.219	2.920	
DERIVED BY FORMULA	1.720	.948	.210	2.878	
UNDERLYING PRES. RATE	1.912	1.155	.249	3.316	
PROPOSED	1.738	.958	.212	2.908	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				3.17	MINIMUM PREMIUM
MAN. RATES	3.99	3.55	3.57	+ 3.17	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	181,035	7,209,555	3.982		1	16	14	142	173
2001	176,295	3,144,754	1.783			5	9	108	122
2002	164,327	2,766,235	1.683			3	6	79	88
2003	185,597	3,593,244	1.936			6	12	108	126
2004	190,810	1,908,706	1.000				6	97	103
TOTAL	898,064	18,622,494	2.074		1	30	47	534	612
O.D.		303,397	.033			1	1	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		63,813	2,455,174	638,568	785,881		658,617	714,449	214,696	1,263,942	414,415
2001			735,521	357,225	485,819			377,360	127,193	681,825	379,811
2002			315,367	328,009	397,081			129,949	529,152	711,339	355,338
2003			783,215	487,449	530,095			296,502	340,876	770,294	384,813
2004				124,044	476,557				119,488	763,880	424,737
TOTAL		63,813	4,289,277	1,935,295	2,675,433		658,617	1,518,260	1,331,405	4,191,280	1,959,114
O.D.			133,311	84,103	12,990			39,774	1,944	20,347	10,928

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		66,503	2,946,698	716,474	787,450		659,963	1,689,371	301,219	1,794,806	438,451
2001	191	39,351	986,846	354,807	476,465	197	30,319	994,491	180,045	929,000	410,956
2002	120	40,679	641,316	297,491	395,737	383	48,412	795,028	613,753	898,056	372,039
2003	345	138,388	1,785,310	404,305	507,093	644	132,717	1,401,900	354,751	866,310	405,593
2004	431	73,291	862,373	171,874	387,330	629	90,769	765,173	178,730	679,206	442,576
TOTAL	1,087	358,212	7,222,543	1,944,951	2,554,075	1,853	962,180	5,645,963	1,628,498	5,167,378	2,069,615
O.D.	23	7,240	261,370	57,757	16,005	5	1,075	108,159	3,292	22,201	11,535

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,569,710	11,394,157	2,081,150			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	705,266	-347,913	23,806			
TOTAL LOSSES	15,274,976	11,046,244	2,104,956			
EXPECTED LOSSES	17,027,294	11,567,065	2,020,645			
CREDIBILITY	.24	.60	.91			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.701	1.230	.234	3.165		
INDICATED (POST-TEST)	1.425	1.031	.196	2.652		
PRES. ON RATE LEVEL	1.670	1.134	.198	3.002		
DERIVED BY FORMULA	1.611	1.072	.196	2.879		
UNDERLYING PRES. RATE	1.896	1.288	.225	3.409		
PROPOSED	1.611	1.072	.196	2.879		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.138
IND. RATES				3.14	MINIMUM PREMIUM	
MAN. RATES	4.05	3.69	3.67	+ 3.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	43,148	2,810,507	6.513			8	2	47	57	
2001	47,162	1,974,795	4.187			3	5	32	40	
2002	48,030	1,865,936	3.884	1		5	1	39	46	
2003	44,000	1,765,851	4.013			4	3	20	27	
2004	45,699	1,104,054	2.415			1	2	35	38	
TOTAL	228,039	9,521,143	4.175	1		21	13	173	208	
O.D.		6,242	.002					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,442,190	66,918	305,380			648,339	22,118	237,594	87,968
2001			581,838	191,784	141,746			755,293	41,452	166,785	95,897
2002	60,601		830,342	15,509	144,027	115,655		410,889	108	209,527	79,278
2003			561,315	214,144	328,267			174,565	152,410	231,758	103,392
2004			309,290	89,500	221,983			173,903	21,500	206,696	81,182
TOTAL	60,601		3,724,975	577,855	1,141,403	115,655		2,162,989	237,588	1,052,360	447,717
O.D.					5,500						742

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,752,723	75,082	305,988			1,553,462	31,032	337,383	93,070
2001	128	25,216	642,484	189,197	141,325	198	30,088	954,645	63,154	229,825	103,761
2002	79,057	61,869	1,039,795	33,428	149,402	334,184	67,415	1,012,275	29,418	265,612	83,004
2003	229	86,371	1,106,912	194,747	310,897	338	66,368	666,865	151,949	267,556	108,975
2004	275	70,181	762,750	113,119	193,854	483	67,410	484,869	58,693	192,133	84,592
TOTAL	79,689	243,637	5,304,664	605,573	1,101,466	335,203	231,281	4,672,116	334,246	1,292,509	473,402
O.D.	1	283	3,519	537	4,789						785

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,870,393	3,339,120	474,187	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	229,429	-96,063	5,255	
TOTAL LOSSES	11,099,822	3,243,057	479,442	
EXPECTED LOSSES	5,625,722	3,153,779	456,078	
CREDIBILITY	.09	.24	.37	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.868	1.422	.210	6.500
INDICATED (POST-TEST)	4.079	1.192	.176	5.447
PRES. ON RATE LEVEL	2.173	1.218	.176	3.567
DERIVED BY FORMULA	2.345	1.212	.176	3.733
UNDERLYING PRES. RATE	2.467	1.383	.200	4.050
PROPOSED	2.345	1.212	.176	3.733

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.068
IND. RATES				4.07	MINIMUM PREMIUM	
MAN. RATES	4.19	4.08	4.36	+ 4.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	114,211	3,190,525	2.793			8	6	46	60	
2001	126,122	5,116,231	4.056			9	11	67	87	
2002	174,579	5,035,968	2.884			14	7	75	96	
2003	173,110	2,079,870	1.201			5	7	50	62	
2004	184,628	1,345,349	.728			1	2	65	68	
TOTAL	772,650	16,767,943	2.170			37	33	303	373	
O.D.		50,483	.006					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,350,983	118,523	329,688			782,192	183,046	248,967	177,126
2001			1,880,257	250,596	416,851			1,783,798	261,683	360,481	162,565
2002			2,780,081	223,674	342,811			770,456	149,068	499,147	270,731
2003			734,145	253,848	329,330			168,901	166,890	274,800	151,956
2004			180,039	74,888	354,149			128,874	66,738	376,155	164,506
TOTAL			6,925,505	921,529	1,772,829			3,634,221	827,425	1,759,550	926,884
O.D.					48,258					698	1,527

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,547,478	132,983	330,347			1,454,336	256,814	353,535	187,399
2001	431	79,886	2,059,410	257,888	413,117	306	47,258	1,528,981	345,111	498,283	175,895
2002	772	208,804	3,505,834	248,743	370,889	1,161	130,978	1,983,458	220,912	634,571	283,455
2003	275	105,882	1,356,692	227,500	318,102	332	67,622	690,715	166,457	314,779	160,162
2004	353	72,452	810,220	128,455	293,155	593	83,842	637,032	106,150	343,514	171,415
TOTAL	1,831	467,024	9,279,634	995,569	1,725,610	2,392	329,700	6,294,522	1,095,444	2,144,682	978,326
O.D.		259	4,509	807	46,593			51	14	945	1,609

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,379,922	6,009,664	979,935			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	604,382	-183,878	12,437			
TOTAL LOSSES	16,984,304	5,825,786	992,372			
EXPECTED LOSSES	14,626,263	7,347,901	988,992			
CREDIBILITY	.21	.54	.83			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.198	.754	.128	3.080		
INDICATED (POST-TEST)	1.842	.632	.107	2.581		
PRES. ON RATE LEVEL	1.666	.838	.113	2.617		
DERIVED BY FORMULA	1.703	.727	.108	2.538		
UNDERLYING PRES. RATE	1.893	.951	.128	2.972		
PROPOSED	1.732	.739	.110	2.581		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.813
IND. RATES				2.81	MINIMUM PREMIUM	
MAN. RATES	3.36	3.19	3.20	+ 2.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2000	190,613	5,691,877	2,986			12	13	130	155	
2001	204,842	5,358,179	2,615			14	14	78	107	
2002	216,461	4,011,534	1,853			7	11	79	97	
2003	285,462	4,343,724	1,521		1	10	10	89	110	
2004	277,668	4,654,397	1,676			6	6	94	106	
TOTAL	1,175,046	24,059,711	2,048		2	49	54	470	575	
O.D.		12,115	.001					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,180,720	299,581	939,258			879,083	216,786	706,057	470,392
2001	382,999		2,310,017	357,277	417,875	15,000		791,189	224,615	427,911	431,296
2002			1,351,930	383,100	453,946			292,863	233,917	925,007	370,771
2003	29,060		1,368,762	306,157	638,464	5,000		416,086	209,450	824,136	546,609
2004			1,231,948	230,214	955,033			837,758	253,380	731,035	415,029
TOTAL	412,059		8,443,377	1,576,329	3,404,576	20,000		3,216,979	1,138,148	3,614,146	2,234,097
O.D.					1,913					6,928	3,274

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,586,752	336,130	941,139			1,820,290	304,151	1,002,601	497,675
2001	503,296	109,714	2,834,810	364,249	418,287	38,777	61,164	1,962,560	304,339	590,303	466,662
2002	406	116,786	1,925,435	363,483	465,008	565	66,574	1,047,037	312,252	1,150,575	388,197
2003	35,768	186,054	2,372,593	315,314	604,981	7,349	152,944	1,547,377	268,303	919,028	576,126
2004	1,118	264,463	2,867,504	394,394	814,970	1,954	276,477	2,027,078	308,103	701,980	432,460
TOTAL	540,588	677,017	12,587,094	1,773,570	3,244,385	48,645	557,159	8,404,342	1,497,148	4,364,487	2,361,120
O.D.		37	499	89	1,841		88	1,621	340	8,494	3,522

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,817,090	10,890,354	2,364,642			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,080,685	-312,308	33,400			
TOTAL LOSSES	23,897,775	10,578,046	2,398,042			
EXPECTED LOSSES	25,686,504	12,243,980	2,667,354			
CREDIBILITY	.28	.71	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.034	.900	.204	3.138		
INDICATED (POST-TEST)	1.704	.754	.171	2.629		
PRES. ON RATE LEVEL	1.925	.918	.200	3.043		
DERIVED BY FORMULA	1.863	.802	.171	2.836		
UNDERLYING PRES. RATE	2.186	1.042	.227	3.455		
PROPOSED	1.863	.802	.171	2.836		
YEAR	1-1-06	4-1-06	4-1-07	4-1-08	IND. RATE	3.091
IND. RATES				3.09	MINIMUM PREMIUM	
MAN. RATES	4.26	3.95	3.72	+ 3.09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	148,707	8,310,773	5.588	2		15	6	103	126
2001	136,249	3,609,356	2.649	1		5	13	87	106
2002	141,481	2,883,729	2.038			5	5	75	85
2003	132,871	3,062,393	2.304			4	8	47	59
2004	140,325	5,354,411	3.815		1	2	13	55	71
TOTAL	699,633	23,220,662	3.319	3	1	31	45	367	447
O.D.		44,316	.006					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	246,255		1,980,926	246,204	575,988	66,389		2,981,910	1,146,635	703,451	363,015
2001	345,545		658,049	403,055	684,800	7,052		291,330	253,728	609,602	356,195
2002			672,993	134,255	555,679			555,041	45,605	567,824	352,332
2003			727,356	226,559	466,863			156,336	317,368	925,280	242,631
2004		575,883	495,228	437,966	357,387		2,156,541	255,698	357,667	402,099	315,942
TOTAL	591,800	575,883	4,534,552	1,448,039	2,640,717	73,441	2,156,541	4,240,315	2,121,003	3,208,256	1,630,115
O.D.					16,236					26,736	1,344

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	320,870		2,088,779	162,470	571,989	172,014		2,301,394	547,085	930,834	384,070
2001	453,711	37,349	921,912	401,450	668,705	18,195	24,124	814,043	333,869	833,052	385,403
2002	201	62,642	1,016,974	148,826	547,120	837	96,552	1,463,864	103,003	710,001	368,892
2003	289	109,895	1,404,199	221,866	430,535	472	96,683	1,092,128	330,661	922,826	255,733
2004	577	230,561	1,740,785	343,147	338,596	5,772	736,424	1,325,312	285,697	407,824	329,212
TOTAL	775,648	440,447	7,172,649	1,277,759	2,556,945	197,290	953,783	6,996,741	1,600,315	3,804,537	1,723,310
O.D.					16,268					37,965	1,426

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,536,558	9,293,789	1,724,736			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	623,491	-280,955	20,063			
TOTAL LOSSES	17,160,049	9,012,834	1,744,799			
EXPECTED LOSSES	15,377,934	8,801,383	1,749,085			
CREDIBILITY	.20	.50	.77			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.453	1.288	.249	3.990		
INDICATED (POST-TEST)	2.056	1.079	.209	3.344		
PRES. ON RATE LEVEL	1.936	1.108	.220	3.264		
DERIVED BY FORMULA	1.960	1.094	.212	3.266		
UNDERLYING PRES. RATE	2.198	1.258	.250	3.706		
PROPOSED	1.960	1.094	.212	3.266		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.559
IND. RATES				3.56	MINIMUM PREMIUM	
MAN. RATES	4.25	4.05	3.99	+ 3.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	57,179	1,914,887	3,348			5	4	43	52
2001	60,285	1,399,458	2,321			3	7	23	33
2002	55,314	1,683,772	3,044			8	1	14	23
2003	42,752	511,185	1,195				2	12	14
2004	38,481	514,459	1,336					8	8
TOTAL	254,011	6,023,761	2,371			16	14	100	130
O.D.		286,524	.112			1	1	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			921,237	131,777	243,720			182,296	72,978	221,679	141,200
2001			598,433	118,887	186,440			64,975	147,503	142,040	141,180
2002			1,086,332	22,564	68,311			327,992	15,854	109,573	53,146
2003				91,340	121,877				82,750	166,447	48,771
2004					146,267					275,674	92,518
TOTAL			2,606,002	364,568	766,615			575,263	319,085	915,413	476,815
O.D.			159,147	44,804	5,152			20,000	40,485	10,315	6,621

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,131,280	147,853	244,207			444,437	102,388	314,783	149,390
2001	155	29,267	751,239	120,882	184,157	34	5,754	205,486	187,492	195,869	152,757
2002	299	78,772	1,330,911	40,160	79,942	490	53,694	805,382	37,732	142,003	55,644
2003	31	13,118	172,227	72,672	111,207	62	13,152	170,597	78,461	185,469	51,405
2004	126	16,628	195,599	31,742	115,314	174	24,944	209,479	40,588	239,967	96,404
TOTAL	611	137,785	3,581,256	413,309	734,827	760	97,544	1,835,381	446,661	1,078,091	505,600
O.D.	42	7,217	189,229	51,343	5,920	10	1,543	48,313	57,228	14,809	6,988

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,899,691	2,802,188	512,588	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	205,521	-99,503	4,989	
TOTAL LOSSES	6,105,212	2,702,685	517,577	
EXPECTED LOSSES	5,240,248	2,745,859	482,622	
CREDIBILITY	.10	.26	.39	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.404	1.064	.204	3.672
INDICATED (POST-TEST)	2.015	.892	.171	3.078
PRES. ON RATE LEVEL	1.817	.952	.167	2.936
DERIVED BY FORMULA	1.837	.936	.169	2.942
UNDERLYING PRES. RATE	2.063	1.081	.190	3.334
PROPOSED	1.837	.936	.169	2.942

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.206
IND. RATES				3.21	MINIMUM PREMIUM	
MAN. RATES	4.06	3.65	3.59	+ 3.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	83,782	1,505,236	1.796			2	2	46	50
2001	75,353	1,821,848	2.417			5	5	44	54
2002	74,009	1,700,799	2.298			4	6	52	62
2003	67,165	1,884,082	2.805			3	8	52	63
2004	78,122	1,032,264	1.321				1	44	45
TOTAL	378,431	7,944,229	2.099			14	22	238	274
O.D.		55,012	.014					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			374,996	47,134	348,027			199,447	54,915	246,588	234,129
2001			689,666	202,570	221,195			227,650	62,469	222,644	195,654
2002			458,256	226,945	250,492			133,017	99,764	364,926	167,399
2003			319,759	308,133	370,929			124,366	196,770	369,186	194,939
2004				22,766	281,313				19,500	562,236	146,449
TOTAL			1,842,677	807,548	1,471,956			684,480	433,418	1,765,580	938,570
O.D.					42,148					12,864	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			460,495	52,885	348,722			486,252	77,046	350,157	247,708
2001	179	34,394	878,631	202,130	219,063	113	18,043	582,406	87,029	304,625	211,698
2002	144	44,627	725,122	208,740	253,465	244	29,251	458,689	132,089	454,612	175,267
2003	183	72,672	940,329	252,756	347,634	290	62,118	669,521	194,257	417,014	205,466
2004	239	35,473	417,527	73,611	223,920	378	54,355	457,374	93,593	491,726	152,600
TOTAL	745	187,166	3,422,104	790,122	1,392,804	1,025	163,767	2,654,242	584,014	2,018,134	992,739
O.D.	1	432	6,329	1,089	40,354	2	396	3,857	805	15,371	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,440,066	4,842,693	992,739			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	275,376	-153,169	11,144			
TOTAL LOSSES	6,715,442	4,689,524	1,003,883			
EXPECTED LOSSES	6,728,503	4,745,525	968,783			
CREDIBILITY	.13	.33	.51			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.775	1.239	.265	3.279		
INDICATED (POST-TEST)	1.487	1.038	.222	2.747		
PRES. ON RATE LEVEL	1.566	1.104	.226	2.896		
DERIVED BY FORMULA	1.556	1.082	.224	2.862		
UNDERLYING PRES. RATE	1.778	1.254	.256	3.288		
PROPOSED	1.556	1.082	.224	2.862		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.119
IND. RATES				3.12	MINIMUM PREMIUM	
MAN. RATES	3.89	3.52	3.54	+ 3.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	11,993	532,706	4.441				2	28	30	
2001	17,276	143,250	.829				1	5	6	
2002	15,257	570,299	3.737			2	1	15	18	
2003	23,877	508,018	2.127			1	4	7	12	
2004	34,479	851,982	2.471			1	2	33	36	
TOTAL	102,882	2,606,255	2.533			4	10	88	102	
O.D.		227								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				84,460	219,104				28,761	167,161	33,220
2001				44,845	22,712				44,896	6,195	24,602
2002			246,708	34,078	128,946			52,000	27,992	41,212	39,363
2003			135,048	123,124	62,954			96,426	31,257	22,179	37,030
2004			98,500	93,850	242,582			125,000	44,212	164,916	82,922
TOTAL			480,256	380,357	676,298			273,426	177,118	401,663	217,137
O.D.											227

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				94,764	219,542				40,352	237,370	35,147
2001		545	10,519	43,280	22,419		187	12,050	55,885	9,298	26,619
2002	73	21,024	345,945	38,496	128,171	83	9,715	148,843	34,728	52,854	41,213
2003	68	25,348	329,964	92,953	64,871	145	28,232	259,533	33,803	29,821	39,030
2004	249	53,304	604,514	110,069	203,836	423	59,572	434,222	62,147	156,707	86,405
TOTAL	390	100,221	1,290,942	379,562	638,839	651	97,706	854,648	226,915	486,050	228,414
O.D.											240

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,344,558	1,731,366	228,654			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	48,340	-26,239	3,313			
TOTAL LOSSES	2,392,898	1,705,127	231,967			
EXPECTED LOSSES	1,037,050	1,600,844	228,398			
CREDIBILITY	.06	.14	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.326	1.657	.225	4.208		
INDICATED (POST-TEST)	1.949	1.389	.189	3.527		
PRES. ON RATE LEVEL	.888	1.370	.196	2.454		
DERIVED BY FORMULA	.952	1.373	.194	2.519		
UNDERLYING PRES. RATE	1.008	1.556	.222	2.786		
PROPOSED	.952	1.373	.194	2.519		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.745
IND. RATES				2.75	MINIMUM PREMIUM	
MAN. RATES	3.27	2.75	3.00	+ 2.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	8,134	50,336	.618				1			1
2001	9,711	90,512	.932				1	7		8
2002	6,968	97,439	1.398				1	4		5
2003	10,002	739,762	7.396				6	31		37
2004	11,592	64,677	.557				2	1		3
TOTAL	46,407	1,042,726	2.247				11	43		54
O.D.		72								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				30,160					6,679		13,497
2001				19,500	16,890				1,200	21,562	31,360
2002				52,434	8,533				20,161	10,184	6,127
2003				273,170	106,392				174,902	103,970	81,328
2004				17,088	928				15,836	4,180	26,645
TOTAL				392,352	132,743				218,778	139,896	158,957
O.D.											72

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				33,840					9,371		14,280
2001		274	5,230	18,935	16,521		20	1,892	1,934	29,225	33,932
2002	4	1,891	27,757	44,203	9,756	6	839	14,710	22,320	13,366	6,415
2003	61	26,004	349,990	192,170	107,907	83	19,542	243,271	143,683	125,008	85,720
2004	7	2,734	32,249	9,629	2,333	22	3,259	27,659	9,398	5,529	27,764
TOTAL	72	30,903	415,226	298,777	136,517	111	23,660	287,532	186,706	173,128	168,111
O.D.											76

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	757,504	795,128	168,187	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	37,630	-22,292	2,473	
TOTAL LOSSES	795,134	772,836	170,660	
EXPECTED LOSSES	858,530	866,882	196,765	
CREDIBILITY	.03	.08	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.713	1.665	.368	3.746
INDICATED (POST-TEST)	1.435	1.395	.308	3.138
PRES. ON RATE LEVEL	1.629	1.645	.374	3.648
DERIVED BY FORMULA	1.623	1.625	.365	3.613
UNDERLYING PRES. RATE	1.850	1.868	.424	4.142
PROPOSED	1.623	1.625	.365	3.613

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.938
IND. RATES				3.94	MINIMUM PREMIUM	
MAN. RATES	4.88	4.16	4.46	+ 3.94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	489,539	11,097,046	2.266			19	30	288	337
2001	459,084	8,662,614	1.886			14	15	241	270
2002	483,095	7,234,022	1.497			12	16	175	203
2003	515,422	6,990,548	1.356			8	19	185	212
2004	458,842	5,367,100	1.169			2	19	201	222
TOTAL	2,405,982	39,351,330	1.636			55	99	1090	1244
O.D.		173,028	.007					5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			3,172,356	723,814	2,211,157			1,621,409	502,375	1,841,653	1,024,282
2001			1,974,996	695,425	1,933,065			875,545	761,979	1,658,331	763,273
2002			1,858,247	443,729	1,598,773			993,213	206,568	1,342,623	790,869
2003			1,390,556	643,065	1,238,763			1,048,760	468,471	1,401,631	799,302
2004			257,672	612,368	1,329,170			95,891	399,944	1,824,699	847,356
TOTAL			8,653,827	3,118,401	8,310,928			4,634,818	2,339,337	8,068,937	4,225,082
O.D.					120,483					43,650	8,895

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			3,778,118	812,117	2,215,580			2,924,982	704,829	2,615,157	1,083,690
2001	506	106,252	2,651,236	710,842	1,883,335	445	72,133	2,427,632	999,075	2,268,268	825,861
2002	569	172,522	2,792,187	473,967	1,574,173	1,541	177,514	2,713,321	334,449	1,675,786	828,040
2003	526	216,008	2,772,803	588,121	1,139,932	981	205,508	2,191,273	522,013	1,561,839	842,464
2004	1,355	274,932	3,175,922	641,142	1,115,209	1,859	265,830	2,189,259	500,723	1,642,149	882,945
TOTAL	2,956	769,714	15,170,266	3,226,189	7,928,229	4,826	720,985	12,446,467	3,061,089	9,763,199	4,463,000
O.D.					120,724					61,983	9,396

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	29,115,214	24,161,413	4,472,396			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,467,479	-712,008	49,658			
TOTAL LOSSES	30,582,693	23,449,405	4,522,054			
EXPECTED LOSSES	36,546,866	22,568,111	4,354,828			
CREDIBILITY	.45	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.271	.975	.188	2.434		
INDICATED (POST-TEST)	1.065	.817	.158	2.040		
PRES. ON RATE LEVEL	1.338	.826	.159	2.323		
DERIVED BY FORMULA	1.215	.817	.158	2.190		
UNDERLYING PRES. RATE	1.519	.938	.181	2.638		
PROPOSED	1.215	.817	.158	2.190		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.387
IND. RATES				2.39	MINIMUM PREMIUM	
MAN. RATES	3.44	3.07	2.84	+ 2.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	260,564	11,201,229	4.298		1	24	21	291	337
2001	240,759	9,673,893	4.018			16	7	330	353
2002	233,995	8,155,522	3.485			14	9	248	271
2003	258,720	8,957,506	3.462			14	6	299	319
2004	243,497	6,687,186	2.746			10	7	237	254
TOTAL	1,237,535	44,675,336	3.610		1	78	50	1405	1534
O.D.		3,500							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		219,731	4,184,308	261,468	2,473,604		35,633	918,162	141,190	2,144,439	822,694
2001			3,087,361	242,722	2,600,577			436,955	114,913	2,611,289	580,076
2002			2,155,402	347,443	2,143,961			687,373	245,214	2,068,916	507,213
2003			2,467,436	228,508	2,604,637			750,229	180,321	2,198,849	527,526
2004			2,129,966	266,207	1,580,798			313,346	176,219	1,657,333	563,317
TOTAL		219,731	14,024,473	1,346,348	11,403,577		35,633	3,106,065	857,857	10,680,826	3,000,826
O.D.											3,500

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		605,139	5,138,330	293,368	2,478,550		94,356	2,238,478	198,089	3,045,100	870,410
2001	797	156,281	3,959,425	296,484	2,528,192	226	36,761	1,276,918	205,741	3,542,257	627,642
2002	663	204,874	3,311,912	424,349	2,100,424	1,197	144,258	2,247,778	399,057	2,561,985	531,052
2003	964	385,579	4,872,969	494,863	2,337,848	1,350	281,230	2,908,297	395,911	2,410,457	556,012
2004	1,873	464,417	4,971,511	611,622	1,353,079	1,939	273,501	2,134,753	375,178	1,483,437	586,976
TOTAL	4,297	1,816,290	22,254,147	2,120,686	10,798,093	4,712	830,106	10,806,224	1,573,976	13,043,236	3,172,092
O.D.											3,679

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	35,715,776	27,535,991	3,175,771			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,373,955	-792,185	34,067			
TOTAL LOSSES	37,089,731	26,743,806	3,209,838			
EXPECTED LOSSES	33,821,831	25,047,708	2,970,085			
CREDIBILITY	.29	.74	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.997	2.161	.259	5.417		
INDICATED (POST-TEST)	2.511	1.811	.217	4.539		
PRES. ON RATE LEVEL	2.407	1.783	.211	4.401		
DERIVED BY FORMULA	2.437	1.804	.217	4.458		
UNDERLYING PRES. RATE	2.733	2.024	.240	4.997		
PROPOSED	2.437	1.804	.217	4.458		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.859
IND. RATES				4.86	MINIMUM PREMIUM	
MAN. RATES	5.63	5.30	5.38	+ 4.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	269,964	5,196,137	1.924			11	17	124	152
2001	251,295	5,861,091	2.332			13	8	134	155
2002	242,715	4,664,434	1.921			10	14	107	131
2003	205,604	1,871,360	.910			2	8	77	87
2004	211,073	4,589,029	2.174			4	15	118	137
TOTAL	1,180,651	22,182,051	1.879			40	62	560	662
O.D.		7,399						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,926,217	645,327	835,360			432,371	315,095	623,158	418,609
2001			2,247,652	294,514	1,080,675			689,503	181,574	961,393	405,780
2002			1,745,420	603,316	530,090			381,334	340,307	653,541	410,426
2003			216,959	207,202	437,553			61,308	130,446	458,264	359,628
2004			960,747	608,322	875,605			404,733	479,971	919,072	340,579
TOTAL			7,096,995	2,358,681	3,759,283			1,969,249	1,447,393	3,615,428	1,935,022
O.D.					2,119					3,049	2,231

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,231,780	724,058	837,031			959,793	442,079	884,890	442,888
2001	583	110,525	2,828,648	314,958	1,057,311	356	54,894	1,783,103	260,012	1,311,230	439,054
2002	526	153,292	2,524,147	557,544	549,680	678	80,621	1,256,241	418,144	824,284	429,716
2003	134	58,670	754,973	188,368	397,572	183	42,808	497,880	146,151	505,719	379,048
2004	1,088	276,193	3,082,091	567,125	775,159	1,746	247,257	1,945,929	429,617	873,926	354,883
TOTAL	2,331	598,680	11,421,639	2,352,053	3,616,753	2,963	425,580	6,442,946	1,696,003	4,400,049	2,045,589
O.D.	1	242	2,834	461	1,671	2	276	2,318	448	2,654	2,393

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,899,812	12,070,092	2,047,982			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	760,146	-339,307	21,524			
TOTAL LOSSES	19,659,958	11,730,785	2,069,506			
EXPECTED LOSSES	19,032,094	9,811,210	1,971,688			
CREDIBILITY	.28	.72	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.665	.994	.175	2.834		
INDICATED (POST-TEST)	1.395	.833	.147	2.375		
PRES. ON RATE LEVEL	1.420	.732	.147	2.299		
DERIVED BY FORMULA	1.413	.805	.147	2.365		
UNDERLYING PRES. RATE	1.612	.831	.167	2.610		
PROPOSED	1.413	.805	.147	2.365		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.577
IND. RATES				2.58	MINIMUM PREMIUM	
MAN. RATES	3.14	2.95	2.81	+ 2.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	8,930	277,183	3.103			1			10	11
2001	10,610	968,637	9.129			1			5	6
2002	7,685	497,087	6.468			1			3	4
2003	8,022	36,628	.456						3	3
2004	7,438	7,457	.100						1	1
TOTAL	42,685	1,786,992	4.186			3			22	25
O.D.		95								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			117,951		71,742			19,268		39,913	28,309
2001			147,135		24,600			702,085		54,071	40,746
2002			225,305		41,340			177,025		20,246	33,171
2003					6,911					15,618	14,099
2004					80					604	6,773
TOTAL			490,391		144,673			898,378		130,452	123,098
O.D.											95

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			144,844		71,886			46,975		56,676	29,951
2001	14	2,612	67,324	779	24,011	134	20,191	634,329	6,694	75,336	44,087
2002	60	16,239	272,947	5,552	42,510	250	27,348	408,219	8,948	28,477	34,730
2003		359	4,420	671	6,012		512	7,388	1,397	16,829	14,860
2004		10	108	19	61		55	461	88	526	7,057
TOTAL	74	19,220	489,643	7,021	144,480	384	48,106	1,097,372	17,127	177,844	130,685
O.D.											101

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,654,799	346,472	130,786	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	35,103	-28,483	1,468	
TOTAL LOSSES	1,689,902	317,989	132,254	
EXPECTED LOSSES	854,981	857,115	135,311	
CREDIBILITY	.03	.08	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.959	.745	.310	5.014
INDICATED (POST-TEST)	3.318	.624	.260	4.202
PRES. ON RATE LEVEL	1.764	1.769	.279	3.812
DERIVED BY FORMULA	1.811	1.677	.277	3.765
UNDERLYING PRES. RATE	2.003	2.008	.317	4.328
PROPOSED	1.834	1.698	.280	3.812

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.155
IND. RATES				4.16	MINIMUM PREMIUM	
MAN. RATES	4.28	4.10	4.66	+ 4.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,009	85,017	8.425						6	6
2001	689	513	.074							
2002	1,190	40,744	3.423						2	2
2003	957	867	.090							
2004	1,319	7,019	.532						2	2
TOTAL	5,164	134,160	2.598						10	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					34,321					34,155	16,541
2001											513
2002					1,232					37,775	1,737
2003											867
2004					3,923					1,813	1,283
TOTAL					39,476					73,743	20,941

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					34,390					48,501	17,500
2001											555
2002		24	322	56	1,185	6	507	8,838	1,860	46,316	1,819
2003											914
2004	2	446	5,248	850	3,091		164	1,375	267	1,577	1,337
TOTAL	2	470	5,570	906	38,666	6	671	10,213	2,127	96,394	22,125

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,932	138,093	22,125	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,795	-2,321	178	
TOTAL LOSSES	20,727	135,772	22,303	
EXPECTED LOSSES	92,591	83,811	13,993	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.401	2.629	.432	3.462
INDICATED (POST-TEST)	.336	2.203	.362	2.901
PRES. ON RATE LEVEL	1.579	1.429	.239	3.247
DERIVED BY FORMULA	1.567	1.444	.243	3.254
UNDERLYING PRES. RATE	1.793	1.623	.271	3.687
PROPOSED	1.564	1.441	.242	3.247

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.539
IND. RATES				3.54	MINIMUM PREMIUM	
MAN. RATES	4.04	3.68	3.97	+ 3.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	9,984	41,174	.412						5	5
2001	10,940	2,530	.023						1	1
2002	11,214	151,556	1.351			1			3	4
2003	12,011	103,516	.861				1		4	5
2004	19,283	181,993	.943						9	9
TOTAL	63,432	480,769	.758			1	1		22	24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					16,238					10,399	14,537
2001					47					401	2,082
2002			105,000		9,247			18,000		13,889	5,420
2003				27,005	8,872				16,358	43,152	8,129
2004					63,376					91,203	27,414
TOTAL			105,000	27,005	97,780			18,000	16,358	159,044	57,582

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					16,272					14,766	15,380
2001			5	1	46			29	8	544	2,253
2002	28	7,591	128,268	2,181	10,206	27	3,016	45,506	1,517	17,415	5,675
2003	5	2,481	33,543	18,835	9,233	12	2,928	38,568	16,430	47,706	8,568
2004	51	7,196	84,741	13,752	49,963	55	8,252	69,292	13,425	79,391	28,565
TOTAL	84	17,268	246,557	34,769	85,720	94	14,196	153,395	31,380	159,822	60,441

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	431,594	311,691	60,441	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	49,024	-19,071	1,999	
TOTAL LOSSES	480,618	292,620	62,440	
EXPECTED LOSSES	1,094,203	874,094	146,527	
CREDIBILITY	.04	.10	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.758	.461	.098	1.317
INDICATED (POST-TEST)	.635	.386	.082	1.103
PRES. ON RATE LEVEL	1.519	1.214	.203	2.936
DERIVED BY FORMULA	1.484	1.131	.184	2.799
UNDERLYING PRES. RATE	1.725	1.378	.231	3.334
PROPOSED	1.484	1.131	.184	2.799

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.050
IND. RATES				3.05	MINIMUM PREMIUM	
MAN. RATES	4.17	3.57	3.59	+ 3.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	98,028	3,073,413	3.135			5	11	150	166
2001	87,740	4,076,979	4.646			6	15	114	135
2002	89,278	3,780,042	4.234			5	21	124	150
2003	86,129	3,711,864	4.309			6	12	97	115
2004	94,157	2,547,335	2.705			1	15	122	138
TOTAL	455,332	17,189,633	3.775			23	74	607	704
O.D.		785							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			727,730	196,407	719,613			293,495	163,736	718,858	253,574
2001			1,070,525	358,883	559,134			1,113,842	157,285	588,493	228,817
2002			532,497	527,172	955,458			249,626	438,698	768,031	308,560
2003			948,100	468,701	554,050			453,537	482,913	556,480	248,083
2004			117,228	337,403	623,240			75,004	176,504	880,497	337,459
TOTAL			3,396,080	1,888,566	3,411,495			2,185,504	1,419,136	3,512,359	1,376,493
O.D.											785

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			893,652	220,369	721,049			715,541	229,722	1,020,774	268,281
2001	231	46,951	1,182,207	358,685	548,017	385	58,522	1,877,885	223,313	806,171	247,580
2002	210	73,290	1,144,182	493,054	941,698	533	64,844	1,033,945	524,174	966,132	323,062
2003	374	145,445	1,872,905	396,911	528,681	775	158,693	1,632,538	451,146	649,445	261,479
2004	663	136,242	1,576,393	328,146	527,461	930	133,619	1,086,202	235,529	792,226	351,632
TOTAL	1,478	401,928	6,669,339	1,797,165	3,266,906	2,623	415,678	6,346,111	1,663,884	4,234,748	1,452,034
O.D.											849

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,837,157	10,962,703	1,452,883			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	636,181	-354,983	14,503			
TOTAL LOSSES	14,473,338	10,607,720	1,467,386			
EXPECTED LOSSES	15,581,461	11,205,721	1,252,164			
CREDIBILITY	.15	.38	.58			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.179	2.330	.322	5.831		
INDICATED (POST-TEST)	2.664	1.953	.270	4.887		
PRES. ON RATE LEVEL	3.014	2.167	.242	5.423		
DERIVED BY FORMULA	2.962	2.086	.258	5.306		
UNDERLYING PRES. RATE	3.422	2.461	.275	6.158		
PROPOSED	2.962	2.086	.258	5.306		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.783
IND. RATES				5.78	MINIMUM PREMIUM	
MAN. RATES	7.46	6.80	6.63	+ 5.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	267,523	10,069,716	3.764	2	1	17	25	319	364
2001	291,924	8,828,083	3.024	1		14	26	338	379
2002	326,483	10,510,570	3.219			18	39	331	388
2003	350,097	9,687,738	2.767			13	43	344	400
2004	378,174	10,726,139	2.836	1		5	41	401	448
TOTAL	1,614,201	49,822,246	3.086	4	1	67	174	1733	1979
O.D.		17,119	.001					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	377,874	56,000	2,416,957	647,065	1,674,023	3,000	25,619	1,666,385	252,321	1,962,113	988,359
2001	226,911		1,813,829	822,266	1,749,977	2,342		943,228	525,845	1,787,502	956,183
2002			2,378,274	1,274,402	2,051,413			983,001	683,079	1,999,158	1,141,243
2003			1,599,890	1,401,173	1,687,030			860,024	623,369	2,381,274	1,134,978
2004	225,000		848,309	1,421,391	2,187,356			395,382	1,330,255	3,019,742	1,298,704
TOTAL	829,785	56,000	9,057,259	5,566,297	9,349,799	5,342	25,619	4,848,020	3,414,869	11,149,789	5,519,467
O.D.					4,996					1,888	10,235

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	492,370	154,224	2,891,366	726,004	1,677,363	7,773	67,839	3,823,910	354,005	2,786,203	1,045,684
2001	298,300	99,460	2,474,211	828,081	1,707,232	6,479	76,618	2,545,565	709,971	2,439,039	1,034,590
2002	790	249,018	4,002,457	1,198,344	2,041,394	1,693	204,100	3,177,615	882,932	2,501,722	1,194,881
2003	845	344,140	4,451,731	1,154,619	1,584,460	1,691	356,101	3,730,354	761,478	2,644,012	1,196,267
2004	238,067	564,794	6,450,103	1,307,610	1,890,311	4,447	630,577	5,111,808	1,224,693	2,812,378	1,353,250
TOTAL	1,030,372	1,411,636	20,269,868	5,214,658	8,900,760	22,083	1,335,235	18,389,252	3,933,079	13,183,354	5,824,672
O.D.		123	1,523	256	4,770		28	398	86	2,353	10,785

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	42,460,518	31,239,316	5,835,457		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	1,729,144	-768,593	70,487		
TOTAL LOSSES	44,189,662	30,470,723	5,905,944		
EXPECTED LOSSES	41,355,829	29,104,044	5,698,129		
CREDIBILITY	.35	.88	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	2.738	1.888	.366	4.992	
INDICATED (POST-TEST)	2.294	1.582	.307	4.183	
PRES. ON RATE LEVEL	2.256	1.588	.311	4.155	
DERIVED BY FORMULA	2.269	1.583	.307	4.159	
UNDERLYING PRES. RATE	2.562	1.803	.353	4.718	
PROPOSED	2.269	1.583	.307	4.159	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				4.53	MINIMUM PREMIUM
MAN. RATES	5.78	5.39	5.08	+ 4.53	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	26,593	2,357,719	8.865	1	1	3	4	27	36	
2001	23,503	534,121	2.272			1	3	15	19	
2002	20,106	452,128	2.248			1	1	13	15	
2003	18,123	321,301	1.772				2	15	17	
2004	18,496	531,126	2.871			1	4	11	16	
TOTAL	106,821	4,196,395	3.928	1	1	6	14	81	103	
O.D.		269								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	3,500	370,286	508,418	81,544	168,906	375	792,107	152,725	39,368	162,500	77,990
2001			166,220	68,421	80,882			33,000	53,672	87,108	44,818
2002			135,000	23,102	117,064			25,000	64,728	49,378	37,856
2003				67,087	91,738				42,681	85,292	34,503
2004			110,568	145,605	43,448			73,220	71,209	53,504	33,572
TOTAL	3,500	370,286	920,206	385,759	502,038	375	792,107	283,945	271,658	437,782	228,739
O.D.											269

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	4,561	237,652	624,337	91,492	169,244	972	488,814	372,344	55,233	230,753	82,513
2001	43	8,624	218,010	67,926	79,632	18	2,851	99,967	69,151	119,320	48,493
2002	41	12,545	203,599	26,910	115,027	54	6,856	109,816	73,647	63,893	39,635
2003	20	9,765	127,918	53,587	83,606	27	6,760	87,726	40,423	95,063	36,366
2004	108	40,037	445,589	96,104	52,145	280	39,232	291,653	55,193	59,692	34,982
TOTAL	4,773	308,623	1,619,453	336,019	499,654	1,351	544,513	961,506	293,647	568,721	241,989
O.D.											284

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,440,219	1,698,041	242,273	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	91,046	-70,024	2,851	
TOTAL LOSSES	3,531,265	1,628,017	245,124	
EXPECTED LOSSES	2,273,151	1,935,597	265,984	
CREDIBILITY	.06	.14	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.306	1.524	.229	5.059
INDICATED (POST-TEST)	2.770	1.277	.192	4.239
PRES. ON RATE LEVEL	1.874	1.596	.219	3.689
DERIVED BY FORMULA	1.928	1.551	.213	3.692
UNDERLYING PRES. RATE	2.128	1.812	.249	4.189
PROPOSED	1.928	1.551	.213	3.692

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.024
IND. RATES				4.02	MINIMUM PREMIUM	
MAN. RATES	5.03	4.61	4.51	+ 4.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	345,216	8,118,414	2.351	1	1	15	36	255	308
2001	342,240	9,712,639	2.837			21	37	236	294
2002	370,334	6,100,468	1.647			10	20	235	265
2003	390,844	6,311,253	1.614			8	18	232	258
2004	432,747	6,848,849	1.582			2	32	229	263
TOTAL	1,881,381	37,091,623	1.972	1	1	56	143	1187	1388
O.D.		128,730	.006				1	10	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	58,500	482,993	2,415,107	648,715	1,148,515	806	127,237	691,387	459,386	1,219,199	866,569
2001			3,350,155	771,837	1,543,519			1,479,092	472,591	1,387,951	707,494
2002			1,327,996	388,793	1,211,998			846,015	181,331	1,398,021	746,314
2003			1,138,333	414,078	1,552,964			455,612	240,504	1,604,182	905,580
2004			280,555	866,829	1,736,349			384,419	796,288	1,924,850	859,559
TOTAL	58,500	482,993	8,512,146	3,090,252	7,193,345	806	127,237	3,856,525	2,150,100	7,534,203	4,085,516
O.D.				44,179	38,039				5,826	25,963	14,723

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	76,226	579,645	2,964,341	727,857	1,150,812	2,088	146,821	1,682,050	644,520	1,731,270	916,830
2001	864	166,558	4,245,815	786,606	1,514,548	737	113,287	3,668,026	645,945	1,900,729	765,509
2002	385	125,531	2,024,102	401,427	1,193,663	1,222	146,775	2,254,925	300,874	1,738,455	781,391
2003	528	218,772	2,786,919	467,828	1,401,573	904	190,977	2,032,125	364,857	1,763,107	954,481
2004	1,773	358,608	4,164,161	869,027	1,459,445	2,765	395,953	3,200,668	753,230	1,787,204	895,660
TOTAL	79,776	1,449,114	16,185,338	3,252,745	6,720,041	7,716	993,813	12,837,794	2,709,426	8,920,765	4,313,871
O.D.	32	6,737	85,962	35,936	33,937	9	1,647	16,879	6,534	29,667	15,470

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,664,817	21,709,051	4,329,341			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,414,784	-598,169	53,264			
TOTAL LOSSES	33,079,601	21,110,882	4,382,605			
EXPECTED LOSSES	33,958,927	21,428,929	4,364,804			
CREDIBILITY	.38	.98	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.758	1.122	.233	3.113		
INDICATED (POST-TEST)	1.473	.940	.195	2.608		
PRES. ON RATE LEVEL	1.590	1.003	.204	2.797		
DERIVED BY FORMULA	1.546	.941	.195	2.682		
UNDERLYING PRES. RATE	1.805	1.139	.232	3.176		
PROPOSED	1.546	.941	.195	2.682		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.923
IND. RATES				2.92	MINIMUM PREMIUM	
MAN. RATES	4.09	3.59	3.42	+ 2.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	24,076	769,866	3.197			2	3	17	22
2001	21,851	340,895	1.560			1	1	5	7
2002	19,680	389,358	1.978				2	20	22
2003	19,212	589,868	3.070			2	1	5	8
2004	19,109	631,632	3.305				4	18	22
TOTAL	103,928	2,721,619	2.619			5	11	65	81
O.D.		237							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			247,186	53,734	104,866			192,335	21,385	69,281	81,079
2001			95,000	76,203	29,773			45,000	26,590	17,149	51,180
2002				32,266	164,736				9,819	131,071	51,466
2003			300,672	37,831	9,692			180,630	2,360	18,614	40,069
2004				94,350	174,648				60,225	253,054	49,355
TOTAL			642,858	294,384	483,715			417,965	120,379	489,169	273,149
O.D.											237

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			303,545	60,290	105,076			468,913	30,003	98,380	85,782
2001	25	5,190	130,008	74,036	30,033	23	3,596	116,830	34,338	24,126	55,377
2002	7	4,220	58,682	34,494	159,492	9	2,078	36,667	17,074	161,133	53,885
2003	90	31,959	407,303	36,957	17,600	244	46,984	412,963	18,090	26,986	42,233
2004	178	34,389	404,760	89,973	146,534	241	33,825	285,387	70,669	227,460	51,428
TOTAL	300	75,758	1,304,298	295,750	458,735	517	86,483	1,320,760	170,174	538,085	288,705
O.D.											256

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,788,116	1,462,744	288,961			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	76,129	-58,382	3,030			
TOTAL LOSSES	2,864,245	1,404,362	291,991			
EXPECTED LOSSES	1,887,332	1,708,575	274,371			
CREDIBILITY	.06	.14	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.756	1.351	.281	4.388		
INDICATED (POST-TEST)	2.310	1.132	.235	3.677		
PRES. ON RATE LEVEL	1.599	1.448	.233	3.280		
DERIVED BY FORMULA	1.642	1.404	.233	3.279		
UNDERLYING PRES. RATE	1.816	1.644	.264	3.724		
PROPOSED	1.643	1.404	.233	3.280		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.575
IND. RATES				3.58	MINIMUM PREMIUM	
MAN. RATES	4.44	4.03	4.01	+ 3.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	136,861	2,907,441	2.124			3	16	100	119
2001	141,004	3,135,956	2.224			6	8	96	110
2002	137,939	2,627,095	1.904			3	12	85	100
2003	117,130	2,237,770	1.910			2	10	82	94
2004	116,224	1,436,763	1.236				5	77	82
TOTAL	649,158	12,345,025	1.902			14	51	440	505
O.D.		32,426	.004				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			311,986	585,657	689,934			48,991	187,752	723,777	359,344
2001			800,604	298,005	729,328			247,155	132,385	603,551	324,928
2002			722,594	328,841	434,652			202,768	189,017	421,033	328,190
2003			265,450	423,746	410,451			82,199	213,936	564,334	277,654
2004				135,760	418,910				45,017	585,206	251,870
TOTAL			2,100,634	1,772,009	2,683,275			581,113	768,107	2,897,901	1,541,986
O.D.				6,762	3,111				10,365	3,934	8,254

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			383,118	657,108	691,317			119,440	263,416	1,027,763	380,186
2001	210	43,047	1,075,902	302,668	711,226	124	20,217	675,550	182,103	822,042	351,572
2002	230	70,182	1,139,625	306,723	436,991	359	44,116	690,115	234,696	528,790	343,615
2003	189	78,207	1,019,537	331,594	387,230	263	59,442	687,175	221,490	626,951	292,647
2004	391	68,553	806,563	165,841	342,976	428	61,038	514,227	111,112	514,770	262,449
TOTAL	1,020	259,989	4,424,745	1,763,934	2,569,740	1,174	184,813	2,686,507	1,012,817	3,520,316	1,630,469
O.D.		107	1,378	7,806	2,858		93	1,393	14,817	4,530	8,648

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,561,219	8,896,818	1,639,117			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	325,305	-269,129	18,902			
TOTAL LOSSES	7,886,524	8,627,689	1,658,019			
EXPECTED LOSSES	8,127,458	8,062,543	1,720,270			
CREDIBILITY	.19	.48	.74			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.215	1.329	.255	2.799		
INDICATED (POST-TEST)	1.018	1.114	.214	2.346		
PRES. ON RATE LEVEL	1.103	1.094	.233	2.430		
DERIVED BY FORMULA	1.087	1.104	.219	2.410		
UNDERLYING PRES. RATE	1.252	1.242	.265	2.759		
PROPOSED	1.087	1.104	.219	2.410		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.626
IND. RATES				2.63	MINIMUM PREMIUM	
MAN. RATES	3.20	2.95	2.97	+ 2.63	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	41,096	2,136,737	5.199			41,096	1		3	3	37	44
2001	39,632	1,369,982	3.456			39,632			2	3	23	28
2002	39,642	565,562	1.426			39,642			1	4	20	25
2003	40,648	1,205,950	2.966			40,648	1		1	3	16	21
2004	39,929	802,315	2.009			39,929				5	32	37
TOTAL	200,947	6,080,546	3.026			200,947	1	1	7	18	128	155
O.D.		4,708	.002								2	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	685,067		371,456	101,132	380,003	1,500		139,715	42,449	301,119	114,296
2001			366,459	67,793	398,338			196,682	9,486	268,428	62,796
2002			137,467	72,948	77,378			37,184	62,149	91,895	86,541
2003		298,090	190,730	33,406	127,063		137,716	149,230	7,516	189,065	73,134
2004			140,317	181,923					163,042	260,340	56,693
TOTAL	685,067	298,090	1,066,112	415,596	1,164,705	1,500	137,716	522,811	284,642	1,110,847	393,460
O.D.					3,221					1,149	338

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	723,317		456,149	113,470	380,766	3,149		340,625	59,556	427,590	120,925
2001	95	19,401	485,651	73,985	387,080	100	15,487	497,271	21,504	365,306	67,945
2002	42	13,591	220,483	66,789	78,324	71	9,243	146,809	73,510	116,172	90,608
2003	268	352,808	407,537	43,528	117,514	2,102	352,532	453,217	37,085	210,474	77,083
2004	198	42,308	497,899	116,927	156,578	378	53,178	449,854	128,765	246,096	59,074
TOTAL	723,920	428,108	2,067,719	414,699	1,120,262	5,800	430,440	1,887,776	320,420	1,365,638	415,635
O.D.	1	229	2,744	433	2,724		60	698	134	1,122	358

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,547,495	3,225,432	415,993			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	144,915	-96,642	5,915			
TOTAL LOSSES	5,692,410	3,128,790	421,908			
EXPECTED LOSSES	3,564,800	3,088,557	514,425			
CREDIBILITY	.09	.22	.34			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.833	1.557	.210	4.600		
INDICATED (POST-TEST)	2.374	1.305	.176	3.855		
PRES. ON RATE LEVEL	1.562	1.354	.225	3.141		
DERIVED BY FORMULA	1.635	1.343	.208	3.186		
UNDERLYING PRES. RATE	1.774	1.537	.256	3.567		
PROPOSED	1.635	1.343	.208	3.186		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.472
IND. RATES				3.47	MINIMUM PREMIUM	
MAN. RATES	3.85	3.77	3.84	+ 3.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	61,251	3,036,297	4.957			5	9	96	110	
2001	62,633	2,858,564	4.563	1		6	7	73	87	
2002	67,047	2,354,051	3.511			5	10	49	64	
2003	55,073	742,712	1.348				5	31	36	
2004	73,263	3,385,269	4.620			1	11	58	70	
TOTAL	319,267	12,376,893	3.877	1		17	42	307	367	
O.D.		422,353	.132			1	2	7	10	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			991,509	384,653	463,743			234,873	248,499	521,783	191,237
2001	97,083		1,032,101	242,781	387,944	1,237		447,299	101,257	391,877	156,985
2002			836,607	383,615	272,586			264,710	177,345	281,342	137,846
2003				135,452	116,963				117,803	263,006	109,488
2004			113,119	285,690	236,764			1,720,300	471,703	421,081	136,612
TOTAL	97,083		2,973,336	1,432,191	1,478,000	1,237		2,667,182	1,116,607	1,879,089	732,168
O.D.			140,000	126,873	116,631				12,000	23,139	3,710

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,217,573	431,579	464,672			572,622	348,644	740,932	202,329
2001	127,692	51,184	1,308,906	245,701	382,125	3,395	35,309	1,135,445	143,371	536,373	169,858
2002	259	76,939	1,260,690	347,000	284,055	441	51,606	795,738	218,048	358,323	144,325
2003	35	16,191	214,608	101,549	109,394	85	19,613	255,193	114,033	292,112	115,400
2004	292	73,529	860,593	210,362	214,318	1,596	225,925	1,719,988	360,887	444,846	142,350
TOTAL	128,278	217,843	4,862,370	1,336,191	1,454,564	5,517	332,453	4,478,986	1,184,983	2,372,586	774,262
O.D.	44	9,048	204,801	139,890	113,638	3	284	4,947	17,876	28,757	3,933

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,244,574	6,648,485	778,195			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	429,525	-213,580	10,090			
TOTAL LOSSES	10,674,099	6,434,905	788,285			
EXPECTED LOSSES	10,305,938	7,327,177	839,673			
CREDIBILITY	.12	.30	.46			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.343	2.016	.247	5.606		
INDICATED (POST-TEST)	2.801	1.689	.207	4.697		
PRES. ON RATE LEVEL	2.843	2.021	.232	5.096		
DERIVED BY FORMULA	2.838	1.921	.221	4.980		
UNDERLYING PRES. RATE	3.228	2.295	.263	5.786		
PROPOSED	2.838	1.921	.221	4.980		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.428
IND. RATES				5.43	MINIMUM PREMIUM	
MAN. RATES	6.76	6.37	6.23	+ 5.43	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	278,207	5,587,768	2.008			12	12	202	226
2001	197,295	6,059,756	3.071			13	10	89	112
2002	212,968	3,440,132	1.615			7	3	76	86
2003	206,499	6,080,124	2.944			9	9	92	110
2004	173,889	3,555,060	2.044			6	9	117	132
TOTAL	1,068,858	24,722,840	2.313			47	43	576	666
O.D.		16,970	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,019,899	269,249	1,032,247			521,301	210,413	1,040,590	494,069
2001			2,593,197	426,076	805,396			928,216	292,651	693,116	321,104
2002			1,136,437	38,322	549,904			454,232	50,640	886,488	324,109
2003			1,942,551	233,343	652,318			1,793,718	357,345	768,671	332,178
2004			725,735	267,472	748,303			184,190	220,453	999,336	409,571
TOTAL			8,417,819	1,234,462	3,788,168			3,881,657	1,131,502	4,388,201	1,881,031
O.D.											16,970

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,480,436	302,097	1,034,307			1,270,932	295,209	1,477,638	522,725
2001	665	124,769	3,207,075	438,370	794,484	468	71,767	2,314,248	397,064	951,894	347,435
2002	322	92,100	1,524,260	76,170	544,518	745	85,048	1,304,832	119,454	1,098,786	339,342
2003	529	202,796	2,578,437	276,319	618,273	1,339	264,801	2,556,041	408,635	884,940	350,116
2004	873	209,351	2,295,080	351,442	642,944	1,308	184,325	1,454,593	289,070	907,804	426,773
TOTAL	2,389	629,016	12,085,288	1,444,398	3,634,526	3,860	605,941	8,900,646	1,509,432	5,321,062	1,986,391
O.D.											18,117

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,227,140	11,909,418	2,004,508			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	699,817	-421,059	18,660			
TOTAL LOSSES	22,926,957	11,488,359	2,023,168			
EXPECTED LOSSES	18,106,455	11,308,517	1,752,927			
CREDIBILITY	.26	.67	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.145	1.075	.189	3.409		
INDICATED (POST-TEST)	1.798	.901	.158	2.857		
PRES. ON RATE LEVEL	1.492	.932	.144	2.568		
DERIVED BY FORMULA	1.572	.911	.158	2.641		
UNDERLYING PRES. RATE	1.694	1.058	.164	2.916		
PROPOSED	1.572	.911	.158	2.641		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.878
IND. RATES				2.88	MINIMUM PREMIUM	
MAN. RATES	3.34	3.13	3.14	+ 2.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2000	204,102	6,659,218	3.262			14	45	149	208
2001	205,504	9,936,797	4.835			27	39	135	201
2002	155,213	8,222,436	5.297			12	12	94	122
2003	174,345	4,813,462	2.760	2	2	7	20	110	137
2004	194,102	3,854,408	1.985	1		1	19	93	114
TOTAL	933,266	33,486,321	3.588	3	2	61	135	581	782
O.D.		59,814	.006				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,972,480	773,175	533,996			993,629	459,874	566,789	359,275
2001			4,681,970	865,871	881,604			1,631,100	776,626	737,760	361,866
2002	164,483	1,065,136	2,345,340	377,506	620,051	5,000	1,815,680	611,246	252,294	688,041	277,659
2003			846,406	468,855	1,082,980			194,506	898,517	912,578	409,620
2004	734,588		181,655	584,884	707,720	3,000		37,659	417,656	804,316	382,930
TOTAL	899,071	1,065,136	11,027,851	3,070,291	3,826,351	8,000	1,815,680	3,468,140	2,804,967	3,709,484	1,791,350
O.D.				16,345	16,537				7,856	14,154	4,922

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2000			3,650,204	867,499	535,062			2,422,469	645,203	804,842	380,113
2001	1,194	221,204	5,705,266	874,024	882,521	813	126,080	4,080,112	1,013,542	1,027,641	391,539
2002	214,884	617,073	3,041,724	383,002	635,755	29,136	1,227,377	1,597,679	338,813	867,668	290,709
2003	418	171,430	2,195,812	448,091	988,801	771	162,732	1,861,285	787,714	1,057,179	431,739
2004	770,029	191,409	2,210,308	486,774	619,782	5,471	159,726	1,329,274	354,119	752,385	399,013
TOTAL	986,525	1,201,116	16,803,314	3,059,390	3,661,921	36,191	1,675,915	11,290,819	3,139,391	4,509,715	1,893,113
O.D.		67	1,172	18,549	16,112		14	898	11,273	19,296	5,240

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	31,996,031	14,435,647	1,898,353		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	1,174,930	-456,752	20,329		
TOTAL LOSSES	33,170,961	13,978,895	1,918,682		
EXPECTED LOSSES	28,016,645	14,428,293	1,763,874		
CREDIBILITY	.24	.61	.94		
PURE PREMIUMS					
INDICATED (PRE-TEST)	3.554	1.498	.206	5.258	
INDICATED (POST-TEST)	2.978	1.255	.173	4.406	
PRES. ON RATE LEVEL	2.644	1.362	.166	4.172	
DERIVED BY FORMULA	2.724	1.297	.173	4.194	
UNDERLYING PRES. RATE	3.002	1.546	.189	4.737	
PROPOSED	2.724	1.297	.173	4.194	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				4.57	MINIMUM PREMIUM
MAN. RATES	5.37	5.06	5.10	+ 4.57	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	141,275	5,242,718	3.711	1		12	10	133	156
2001	120,960	5,369,831	4.439			13	13	128	154
2002	130,712	3,709,990	2.838			6	5	144	155
2003	119,322	4,781,239	4.007			5	14	134	153
2004	124,256	2,976,732	2.395			3	10	99	112
TOTAL	636,525	22,080,510	3.469	1		39	52	638	730
O.D.		3,594						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	58,454		2,269,041	381,741	663,316	40,569		557,471	337,871	586,245	348,010
2001			2,105,838	401,687	835,085			954,703	172,670	683,668	216,180
2002			989,323	271,337	723,458			424,840	139,388	799,098	362,546
2003			880,238	603,714	826,571			195,762	611,547	1,284,394	379,013
2004			427,325	311,073	637,111			294,775	265,325	743,443	297,680
TOTAL	58,454		6,671,765	1,969,552	3,685,541	40,569		2,427,551	1,526,801	4,096,848	1,603,429
O.D.					668					287	2,639

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	76,166		2,786,383	428,313	664,643	105,114		1,359,113	474,033	832,466	368,195
2001	499	95,922	2,450,542	411,250	819,861	391	59,360	1,910,721	244,576	935,446	233,907
2002	297	92,595	1,505,204	276,318	716,547	663	82,230	1,268,056	209,820	994,856	379,586
2003	428	171,362	2,208,345	511,892	773,774	695	147,753	1,707,287	590,674	1,435,575	399,480
2004	731	169,293	1,892,897	334,354	547,893	1,433	201,768	1,542,346	288,125	697,402	310,183
TOTAL	78,121	529,172	10,843,371	1,962,127	3,522,718	108,296	491,111	7,787,523	1,807,228	4,895,745	1,691,351
O.D.		3	62	11	645			22	6	389	2,783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,837,681	12,188,869	1,694,134	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	768,418	-333,526	17,906	
TOTAL LOSSES	20,606,099	11,855,343	1,712,040	
EXPECTED LOSSES	19,146,672	10,133,478	1,578,583	
CREDIBILITY	.19	.47	.73	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.237	1.863	.269	5.369
INDICATED (POST-TEST)	2.713	1.561	.225	4.499
PRES. ON RATE LEVEL	2.649	1.402	.219	4.270
DERIVED BY FORMULA	2.661	1.477	.223	4.361
UNDERLYING PRES. RATE	3.008	1.592	.248	4.848
PROPOSED	2.661	1.477	.223	4.361

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.753
IND. RATES				4.75	MINIMUM PREMIUM	
MAN. RATES	5.08	4.96	5.22	+ 4.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	126,201	3,540,001	2.805			7	18	118	143
2001	123,369	3,763,023	3.050			10	19	93	122
2002	142,918	4,941,514	3.457		1	10	22	124	157
2003	147,746	3,744,485	2.534			5	15	120	140
2004	155,727	2,541,299	1.631			2	20	115	137
TOTAL	695,961	18,530,322	2.663		1	34	94	570	699
O.D.		52,304	.007				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,066,464	420,096	546,728			281,274	428,850	506,327	290,262
2001			1,268,221	456,931	574,612			394,515	276,829	512,254	279,661
2002		256,915	1,450,768	628,878	764,420		92,683	463,494	333,285	710,657	240,414
2003			690,098	477,921	535,816			255,309	652,649	775,559	357,133
2004			255,498	431,336	432,508			90,250	396,913	618,697	316,097
TOTAL		256,915	4,731,049	2,415,162	2,854,084		92,683	1,484,842	2,088,526	3,123,494	1,483,567
O.D.				13,002	9,273				820	25,063	4,146

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,309,619	471,347	547,819			685,745	601,675	718,988	307,097
2001	332	64,932	1,647,208	455,268	565,821	207	32,051	1,062,117	362,766	702,521	302,593
2002	708	513,911	2,299,335	586,808	772,710	4,117	364,353	1,474,941	419,062	896,237	251,713
2003	316	128,199	1,655,517	393,896	509,068	716	148,318	1,630,931	581,737	892,443	376,418
2004	538	144,856	1,645,926	346,510	391,225	1,070	154,469	1,257,310	320,897	591,641	329,373
TOTAL	1,894	851,898	8,557,605	2,253,829	2,786,643	6,110	699,191	6,111,044	2,286,137	3,801,830	1,567,194
O.D.	1	477	7,222	11,023	9,335		66	2,505	1,431	33,844	4,384

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,238,013	11,184,072	1,571,578			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	728,718	-286,818	21,673			
TOTAL LOSSES	16,966,731	10,897,254	1,593,251			
EXPECTED LOSSES	17,691,328	10,188,869	1,788,619			
CREDIBILITY	.20	.50	.77			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.438	1.566	.229	4.233		
INDICATED (POST-TEST)	2.043	1.312	.192	3.547		
PRES. ON RATE LEVEL	2.239	1.289	.226	3.754		
DERIVED BY FORMULA	2.200	1.301	.200	3.701		
UNDERLYING PRES. RATE	2.542	1.464	.257	4.263		
PROPOSED	2.200	1.301	.200	3.701		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.034
IND. RATES				4.03	MINIMUM PREMIUM	
MAN. RATES	4.48	4.45	4.59	+ 4.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	105,793	5,240,471	4.953			15	12	106	133
2001	86,984	4,208,297	4.838			10	9	116	135
2002	100,013	4,190,578	4.190	1		12	3	103	119
2003	101,459	3,076,458	3.032			2	7	108	117
2004	104,157	3,594,399	3.450	1		1	7	107	116
TOTAL	498,406	20,310,203	4.075	2		40	38	540	620
O.D.		3,813							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,316,465	464,712	631,718			617,073	241,783	609,419	359,301
2001			1,386,116	184,219	399,087			1,222,659	74,370	616,601	325,245
2002	211,917		1,590,870	103,130	586,954	190		458,825	20,834	829,933	387,925
2003			187,047	157,472	977,104			167,644	115,755	1,068,158	403,278
2004	243,020		184,625	235,789	619,021	260		500,000	262,611	1,070,438	478,635
TOTAL	454,937		5,665,123	1,145,322	3,213,884	450		2,966,201	715,353	4,194,549	1,954,384
O.D.											3,813

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,844,620	521,407	632,981			1,504,425	339,222	865,377	380,140
2001	357	66,250	1,707,013	192,177	393,876	614	92,544	2,933,484	130,443	846,154	351,915
2002	276,107	127,005	2,110,170	139,624	587,744	1,277	84,030	1,284,141	84,630	1,028,225	406,157
2003	179	79,732	1,012,717	206,755	863,726	417	88,943	1,006,588	198,050	1,165,674	425,055
2004	255,088	119,361	1,379,107	270,786	514,399	2,026	232,373	1,796,511	335,287	982,040	498,738
TOTAL	531,731	392,348	9,053,627	1,330,749	2,992,726	4,334	497,890	8,525,149	1,087,632	4,887,470	2,062,005
O.D.											4,039

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,005,079	10,298,577	2,066,044			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	614,982	-319,912	23,777			
TOTAL LOSSES	19,620,061	9,978,665	2,089,821			
EXPECTED LOSSES	15,196,399	10,272,148	2,028,513			
CREDIBILITY	.16	.40	.62			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.937	2.002	.419	6.358		
INDICATED (POST-TEST)	3.299	1.678	.351	5.328		
PRES. ON RATE LEVEL	2.685	1.815	.359	4.859		
DERIVED BY FORMULA	2.783	1.760	.354	4.897		
UNDERLYING PRES. RATE	3.049	2.061	.407	5.517		
PROPOSED	2.783	1.760	.354	4.897		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.337
IND. RATES				5.34	MINIMUM PREMIUM	
MAN. RATES	6.26	5.90	5.94	+ 5.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	141,496	6,716,033	4.746			16	21	162	199
2001	104,407	5,532,482	5.298		1	16	12	116	145
2002	108,327	5,237,650	4.835			14	14	120	148
2003	102,860	2,945,573	2.863			6	12	82	100
2004	103,913	2,678,804	2.577			2	6	88	96
TOTAL	561,003	23,110,542	4.120		1	54	65	568	688
O.D.		51,757	.009					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,910,916	655,170	1,017,679			745,017	189,389	732,644	465,218
2001		358,443	2,264,042	188,253	729,190		323,616	632,119	99,681	635,004	302,134
2002			2,265,720	469,460	598,792			563,855	199,133	855,973	284,717
2003			843,054	437,558	442,920			237,429	178,948	514,882	290,782
2004			258,071	178,215	537,200			123,910	186,016	1,023,478	371,914
TOTAL		358,443	8,541,803	1,928,656	3,325,781		323,616	2,302,330	853,167	3,761,981	1,714,765
O.D.					47,438					2,551	1,768

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			3,574,603	735,100	1,019,705			1,816,350	265,712	1,040,356	492,201
2001	812	457,597	2,816,222	208,606	717,129	5,972	517,176	1,613,817	153,638	868,041	326,909
2002	659	186,921	3,100,546	457,539	618,318	940	107,164	1,645,823	283,770	1,070,176	298,099
2003	356	135,895	1,750,075	364,763	429,829	456	94,224	970,049	202,723	576,891	306,484
2004	556	118,054	1,329,488	229,665	450,139	1,144	162,650	1,303,724	267,091	920,926	387,534
TOTAL	2,383	898,467	12,570,934	1,995,673	3,235,120	8,512	881,214	7,349,763	1,172,934	4,476,390	1,811,227
O.D.					47,533					3,622	1,845

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,711,273	10,931,272	1,813,072	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	788,014	-410,746	18,240	
TOTAL LOSSES	22,499,287	10,520,526	1,831,312	
EXPECTED LOSSES	19,848,286	11,590,323	1,649,348	
CREDIBILITY	.17	.44	.67	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.011	1.875	.326	6.212
INDICATED (POST-TEST)	3.361	1.571	.273	5.205
PRES. ON RATE LEVEL	3.116	1.819	.259	5.194
DERIVED BY FORMULA	3.158	1.710	.268	5.136
UNDERLYING PRES. RATE	3.538	2.066	.294	5.898
PROPOSED	3.194	1.729	.271	5.194

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.661
IND. RATES				5.66	MINIMUM PREMIUM	
MAN. RATES	6.69	6.32	6.35	+ 5.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	215,358	8,793,035	4.082	1	1	17	8	137	164
2001	227,306	6,931,922	3.049	1		13	9	112	135
2002	212,710	4,006,521	1.883			9	5	117	131
2003	201,333	3,763,106	1.869			6	5	100	111
2004	223,729	4,404,969	1.968	1		4	17	122	144
TOTAL	1,080,436	27,899,553	2.582	3	1	49	44	588	685
O.D.		77,387	.007					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	1,096	541,065	2,914,428	218,797	847,795	2,553	1,077,401	1,356,932	485,728	790,028	557,212
2001	704,277		2,342,853	396,686	573,940			1,469,179	193,765	802,921	448,301
2002			1,136,462	210,717	694,075			366,734	91,834	1,019,355	487,344
2003			914,265	175,451	657,628			542,285	142,194	956,391	374,892
2004	451,089		786,692	420,030	695,297	3,000		154,406	352,310	957,705	584,440
TOTAL	1,156,462	541,065	8,094,700	1,421,681	3,468,735	5,553	1,077,401	3,889,536	1,265,831	4,526,400	2,452,189
O.D.					65,000					3,558	8,829

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	1,428	296,189	3,482,989	245,490	849,495	6,615	567,090	2,712,218	681,477	1,121,839	589,530
2001	789,534	102,705	2,641,277	403,333	568,543	419	64,728	2,085,718	274,646	1,097,911	485,062
2002	334	100,549	1,645,848	226,795	688,354	615	74,492	1,155,665	166,539	1,261,622	510,249
2003	331	131,701	1,674,127	212,956	603,145	855	171,397	1,711,050	234,849	1,059,462	395,136
2004	473,235	233,768	2,569,058	427,659	617,780	5,722	195,786	1,569,486	352,907	885,449	608,986
TOTAL	1,264,862	864,912	12,013,299	1,516,233	3,327,317	14,226	1,073,493	9,234,137	1,710,418	5,426,283	2,588,963
O.D.					65,130					5,052	9,231

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	24,464,929	12,050,433	2,598,194		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	1,024,268	-397,711	27,540		
TOTAL LOSSES	25,489,197	11,652,722	2,625,734		
EXPECTED LOSSES	24,806,812	12,954,428	2,376,960		
CREDIBILITY	.27	.67	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	2.359	1.079	.243	3.681	
INDICATED (POST-TEST)	1.977	.904	.204	3.085	
PRES. ON RATE LEVEL	2.022	1.056	.194	3.272	
DERIVED BY FORMULA	2.010	.954	.204	3.168	
UNDERLYING PRES. RATE	2.296	1.199	.220	3.715	
PROPOSED	2.010	.954	.204	3.168	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				3.45	MINIMUM PREMIUM
MAN. RATES	4.51	4.23	4.00	+ 3.45	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	106,317	4,209,763	3.959			13	27	118	158
2001	109,517	3,814,612	3.483	1		6	16	106	129
2002	72,275	3,180,131	4.400			10	18	60	88
2003	78,896	2,276,899	2.885			3	38	55	96
2004	82,439	2,067,475	2.507			1	34	57	92
TOTAL	449,444	15,548,880	3.460	1		33	133	396	563
O.D.		83,934	.018				1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,710,103	685,793	356,465			415,837	250,083	475,211	316,271
2001	455,635		746,098	342,831	589,602	7,169		681,699	175,111	497,905	318,562
2002			1,336,205	291,338	457,436			382,922	200,644	354,030	157,556
2003			318,392	593,510	268,519			151,641	456,654	239,158	249,025
2004			234,078	287,238	390,814			200,031	191,669	470,212	293,433
TOTAL	455,635		4,344,876	2,200,710	2,062,836	7,169		1,832,130	1,274,161	2,036,516	1,334,847
O.D.				35,000	20,453				1,665	15,933	10,883

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,100,006	769,461	357,176			1,013,808	350,867	674,793	334,615
2001	598,225	39,460	985,475	342,727	576,471	18,663	49,195	1,584,432	241,023	682,867	344,684
2002	397	112,732	1,862,804	286,691	465,484	612	72,038	1,104,516	252,308	450,971	164,961
2003	215	88,764	1,167,720	432,652	274,444	427	88,680	957,000	384,498	297,233	262,472
2004	470	113,389	1,284,400	255,656	343,343	916	131,314	1,008,391	195,219	443,812	305,757
TOTAL	599,307	354,345	7,400,405	2,087,187	2,016,918	20,618	341,227	5,668,147	1,423,915	2,549,676	1,412,489
O.D.		59	1,028	39,454	20,092			106	2,365	22,533	11,454

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,385,242	8,162,140	1,423,943			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	896,118	-317,412	13,151			
TOTAL LOSSES	15,281,360	7,844,728	1,437,094			
EXPECTED LOSSES	21,604,773	9,209,107	1,204,511			
CREDIBILITY	.15	.38	.58			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.400	1.745	.320	5.465		
INDICATED (POST-TEST)	2.849	1.462	.268	4.579		
PRES. ON RATE LEVEL	4.234	1.805	.235	6.274		
DERIVED BY FORMULA	4.026	1.675	.254	5.955		
UNDERLYING PRES. RATE	4.807	2.049	.268	7.124		
PROPOSED	4.026	1.675	.254	5.955		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	6.490
IND. RATES				6.49	MINIMUM PREMIUM	
MAN. RATES	9.57	8.22	7.67	+ 6.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	23,615	1,144,618	4.846			2	4	37	43
2001	16,456	757,309	4.602			1	2	20	23
2002	30,336	824,406	2.717			1	4	26	31
2003	31,094	1,506,516	4.845			1	15	31	47
2004	40,626	1,640,207	4.037			1	6	38	45
TOTAL	142,127	5,873,056	4.132			6	31	152	189
O.D.		496,794	.349			1	4	2	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			402,577	77,704	127,165			79,335	134,861	243,240	79,736
2001			154,882	77,607	111,401			36,090	90,064	182,496	104,769
2002			197,633	137,609	80,512			77,250	86,918	141,764	102,720
2003			162,985	366,482	99,227			51,275	369,422	225,439	231,686
2004			282,000	268,114	135,620			318,000	144,799	297,326	194,348
TOTAL			1,200,077	927,516	553,925			561,950	826,064	1,090,265	713,259
O.D.			90,459	167,826	4,123			738	222,141	6,271	5,236

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			494,365	87,184	127,420			193,418	189,210	345,402	84,361
2001	40	8,351	209,102	77,149	109,142	18	3,330	123,848	116,371	249,264	113,360
2002	65	20,038	324,897	121,972	83,997	143	17,085	267,657	104,623	179,251	107,548
2003	123	48,217	637,978	259,448	110,716	258	54,603	630,614	308,133	272,229	244,197
2004	247	81,302	907,341	189,685	140,315	883	124,124	915,875	149,962	291,359	202,511
TOTAL	475	157,908	2,573,683	735,438	571,590	1,302	199,142	2,131,412	868,299	1,337,505	751,977
O.D.	6	2,866	147,903	172,580	5,987	26	3,754	33,950	294,276	11,093	5,566

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,252,427	3,996,768	757,543	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	222,779	-69,216	5,715	
TOTAL LOSSES	5,475,206	3,927,552	763,258	
EXPECTED LOSSES	5,274,333	2,974,717	423,538	
CREDIBILITY	.07	.17	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.852	2.763	.537	7.152
INDICATED (POST-TEST)	3.228	2.315	.450	5.993
PRES. ON RATE LEVEL	3.268	1.843	.263	5.374
DERIVED BY FORMULA	3.265	1.923	.313	5.501
UNDERLYING PRES. RATE	3.711	2.093	.298	6.102
PROPOSED	3.265	1.923	.313	5.501

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.996
IND. RATES				6.00	MINIMUM PREMIUM	
MAN. RATES	7.45	6.64	6.57	+ 6.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	57,446	3,931,734	6.844			8	8	121	137
2001	53,306	6,556,182	12.299			13	14	108	135
2002	49,778	2,226,353	4.472			5	3	64	73
2003	65,441	3,570,363	5.455	1		5	10	110	126
2004	56,665	2,811,428	4.961			5	12	99	116
TOTAL	282,636	19,096,060	6.756	2		36	47	502	587
O.D.		35,835	.012					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,419,136	212,746	548,279			474,511	359,604	692,701	224,757
2001			2,689,218	456,966	597,110			1,567,169	279,847	695,387	270,485
2002	530,583		671,300	105,501	172,378	4,710		245,096	60,679	284,837	151,269
2003	315,934		658,144	350,361	456,404	7,107		653,358	181,979	674,404	272,672
2004			605,495	419,674	435,733			360,708	349,468	457,108	183,242
TOTAL	846,517		6,043,293	1,545,248	2,209,904	11,817		3,300,842	1,231,577	2,804,437	1,102,425
O.D.					7,927					11,797	16,111

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,742,700	238,702	549,377			1,156,859	504,524	983,639	237,793
2001	615	115,191	2,964,211	463,139	592,804	522	80,435	2,584,010	383,627	955,635	292,665
2002	690,368	54,164	900,978	107,264	177,368	13,963	44,505	679,165	91,026	357,077	158,379
2003	383,872	105,203	1,354,798	298,657	430,563	10,070	140,564	1,404,143	232,243	754,951	287,396
2004	630	183,488	2,019,298	360,748	406,129	1,499	210,491	1,581,716	299,665	462,389	190,938
TOTAL	1,075,485	458,046	8,981,985	1,468,510	2,156,241	26,054	475,995	7,405,893	1,511,085	3,513,691	1,167,171
O.D.		58	937	166	7,650		65	1,542	364	15,436	17,270

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,426,060	8,673,143	1,184,441			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	525,485	-282,672	14,424			
TOTAL LOSSES	18,951,545	8,390,471	1,198,865			
EXPECTED LOSSES	12,848,633	9,276,114	1,237,946			
CREDIBILITY	.11	.28	.42			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.705	2.969	.424	10.098		
INDICATED (POST-TEST)	5.619	2.488	.355	8.462		
PRES. ON RATE LEVEL	4.004	2.890	.386	7.280		
DERIVED BY FORMULA	4.182	2.777	.373	7.332		
UNDERLYING PRES. RATE	4.546	3.282	.438	8.266		
PROPOSED	4.182	2.777	.373	7.332		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	7.991
IND. RATES				7.99	MINIMUM PREMIUM	
MAN. RATES	9.33	8.79	8.90	+ 7.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	45,440	2,145,768	4.722			4	2	58	64
2001	37,284	1,343,438	3.603			3	5	33	41
2002	35,680	458,198	1.284				4	16	20
2003	30,563	459,145	1.502				1	21	22
2004	32,840	756,284	2.302				3	30	33
TOTAL	181,807	5,162,833	2.840			7	15	158	180
O.D.		3,439	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			594,628	34,208	665,858			154,781	29,554	498,823	167,916
2001			373,318	115,577	279,120			91,054	32,209	313,616	138,544
2002				110,059	49,894				87,443	104,934	105,868
2003				6,488	160,792				4,994	171,096	115,775
2004				78,036	245,558				40,572	271,137	120,981
TOTAL			967,946	344,368	1,401,222			245,835	194,772	1,359,606	649,084
O.D.											3,439

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			730,203	38,382	667,190			377,356	41,465	708,331	177,655
2001	97	19,515	491,607	117,747	272,528	46	7,467	251,293	48,399	426,105	149,905
2002	8	4,566	66,609	94,242	51,262	27	4,448	78,001	99,804	132,476	110,844
2003	16	8,740	109,538	19,989	140,326	23	6,143	86,493	19,137	184,700	122,027
2004	228	39,924	469,979	96,362	200,900	226	31,909	268,761	62,437	240,876	126,062
TOTAL	349	72,745	1,867,936	366,722	1,332,206	322	49,967	1,061,904	271,242	1,692,488	686,493
O.D.											3,674

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,053,223	3,662,658	690,167			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	129,730	-132,583	6,867			
TOTAL LOSSES	3,182,953	3,530,075	697,034			
EXPECTED LOSSES	3,252,528	3,697,955	630,871			
CREDIBILITY	.08	.21	.32			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.751	1.942	.383	4.076		
INDICATED (POST-TEST)	1.467	1.627	.321	3.415		
PRES. ON RATE LEVEL	1.576	1.791	.306	3.673		
DERIVED BY FORMULA	1.567	1.757	.311	3.635		
UNDERLYING PRES. RATE	1.789	2.034	.347	4.170		
PROPOSED	1.567	1.757	.311	3.635		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.962
IND. RATES				3.96	MINIMUM PREMIUM	
MAN. RATES	4.68	4.41	4.49	+ 3.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	69,322	3,272,708	4.721			7	5	122	134
2001	57,187	2,569,099	4.492			7	3	88	98
2002	51,254	1,308,929	2.553			2	3	57	62
2003	55,302	1,244,790	2.250			1	2	64	67
2004	53,893	1,068,333	1.982				6	47	53
TOTAL	286,958	9,463,859	3.298			17	19	378	414
O.D.		1,319							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,199,737	204,680	587,690			306,355	54,085	640,200	279,961
2001			971,344	95,083	444,084			374,571	50,870	478,214	154,933
2002			225,567	59,420	284,244			90,852	88,959	444,062	115,825
2003			95,540	99,138	441,715			30,000	63,616	356,829	157,952
2004				237,398	206,353				152,594	303,348	168,640
TOTAL			2,492,188	695,719	1,964,086			801,778	410,124	2,222,653	877,311
O.D.											1,319

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,473,278	229,651	588,864			746,894	75,881	909,088	296,199
2001	251	47,337	1,214,250	104,934	434,422	196	29,564	953,087	81,027	651,678	167,638
2002	73	23,326	373,453	66,408	278,114	202	23,324	371,574	122,345	550,270	121,269
2003	81	39,192	499,893	112,476	392,285	105	25,344	306,095	83,222	390,293	166,481
2004	251	60,014	706,730	175,790	184,939	379	55,172	466,372	129,307	282,272	175,723
TOTAL	656	169,869	4,267,604	689,259	1,878,624	882	133,404	2,844,022	491,782	2,783,601	927,310
O.D.											1,396

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,416,437	5,843,266	928,706	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	316,464	-224,348	11,254	
TOTAL LOSSES	7,732,901	5,618,918	939,960	
EXPECTED LOSSES	7,836,824	6,531,165	1,010,091	
CREDIBILITY	.11	.28	.43	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.695	1.958	.328	4.981
INDICATED (POST-TEST)	2.258	1.641	.275	4.174
PRES. ON RATE LEVEL	2.405	2.005	.310	4.720
DERIVED BY FORMULA	2.389	1.903	.295	4.587
UNDERLYING PRES. RATE	2.731	2.276	.352	5.359
PROPOSED	2.389	1.903	.295	4.587

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.999
IND. RATES				5.00	MINIMUM PREMIUM	
MAN. RATES	6.09	5.74	5.77	+ 5.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	62,680	3,463,221	5.525			10	8	69	87
2001	53,601	3,464,400	6.463			10	9	54	73
2002	39,941	766,274	1.918		1		3	29	33
2003	32,675	1,227,633	3.757			2	6	30	38
2004	36,771	1,192,619	3.243				2	30	33
TOTAL	225,668	10,114,147	4.482		1	1	22	212	264
O.D.		17,491	.007					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,664,687	262,288	382,548			491,390	113,836	405,529	142,943
2001			1,428,814	384,117	613,518			304,884	151,979	468,735	112,353
2002		304,649		70,320	130,669		40,000		11,475	163,208	45,953
2003			319,040	185,455	210,655			111,972	28,086	286,386	86,039
2004	528,460			88,492	163,957	120,881			46,524	153,678	90,627
TOTAL	528,460	304,649	3,412,541	990,672	1,501,347	120,881	40,000	908,246	351,900	1,477,536	477,915
O.D.					10,738					2,450	4,303

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,028,198	294,287	383,309			1,187,117	159,712	575,854	151,234
2001	373	71,732	1,828,157	387,350	603,354	157	24,615	810,158	204,891	640,337	121,566
2002	330	485,585	138,337	67,453	128,420	1,554	128,288	52,994	21,347	200,842	48,113
2003	144	55,139	710,328	155,464	201,242	200	40,673	415,620	56,245	314,830	90,685
2004	551,703	32,289	379,853	84,422	137,556	175,082	22,334	188,702	48,425	139,325	94,433
TOTAL	552,550	644,745	5,084,873	988,976	1,453,881	176,993	215,910	2,654,591	490,620	1,871,188	506,031
O.D.		205	2,802	491	10,335		31	574	121	3,004	4,513

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,333,274	4,818,616	510,544			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	343,151	-232,799	6,331			
TOTAL LOSSES	9,676,425	4,585,817	516,875			
EXPECTED LOSSES	8,566,357	5,973,431	613,818			
CREDIBILITY	.09	.24	.36			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.288	2.032	.229	6.549		
INDICATED (POST-TEST)	3.593	1.703	.192	5.488		
PRES. ON RATE LEVEL	3.343	2.331	.240	5.914		
DERIVED BY FORMULA	3.366	2.180	.223	5.769		
UNDERLYING PRES. RATE	3.796	2.647	.272	6.715		
PROPOSED	3.366	2.180	.223	5.769		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	6.288
IND. RATES				6.29	MINIMUM PREMIUM	
MAN. RATES	7.63	7.19	7.23	+ 6.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	44,081	1,167,058	2.647			1	4	72	77	
2001	40,327	1,074,295	2.663			3	3	25	31	
2002	41,039	460,006	1.120				3	13	16	
2003	40,405	1,256,549	3.109			4	2	23	29	
2004	40,048	862,271	2.153				4	34	38	
TOTAL	205,900	4,820,179	2.341			8	16	167	191	
O.D.		31,248	.015					4	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			129,601	115,129	318,393			50,822	118,310	292,912	141,891
2001			400,400	31,063	179,767			73,269	82,982	198,963	107,851
2002				207,488	32,364				44,848	72,878	102,428
2003			504,159	165,364	158,155			175,589	31,750	110,979	110,553
2004				138,026	239,289				55,916	249,800	179,240
TOTAL			1,034,160	657,070	927,968			299,680	333,806	925,532	641,963
O.D.					11,246					10,155	9,847

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			159,150	129,175	319,030			123,904	165,988	415,937	150,121
2001	103	19,429	498,705	35,420	175,810	38	6,191	213,038	108,711	271,716	116,695
2002	17	7,447	109,475	174,845	37,256	18	2,529	44,468	52,124	91,317	107,242
2003	185	68,563	878,934	143,642	158,759	259	51,458	478,080	48,512	128,504	116,523
2004	247	48,461	570,461	128,113	201,596	222	32,720	276,246	67,798	224,122	186,768
TOTAL	552	143,900	2,216,725	611,195	892,451	537	92,898	1,135,736	443,133	1,131,596	677,349
O.D.		119	1,789	311	10,793		132	2,365	500	12,488	10,397

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,594,753	3,102,467	687,746			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	173,905	-92,898	6,790			
TOTAL LOSSES	3,768,658	3,009,569	694,536			
EXPECTED LOSSES	4,307,429	2,878,481	597,110			
CREDIBILITY	.09	.22	.34			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.830	1.462	.337	3.629		
INDICATED (POST-TEST)	1.534	1.225	.282	3.041		
PRES. ON RATE LEVEL	1.843	1.231	.255	3.329		
DERIVED BY FORMULA	1.815	1.230	.264	3.309		
UNDERLYING PRES. RATE	2.092	1.398	.290	3.780		
PROPOSED	1.815	1.230	.264	3.309		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.606
IND. RATES				3.61	MINIMUM PREMIUM	
MAN. RATES	4.54	4.15	4.07	+ 3.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	14,321	772,842	5,396			2		6	8
2001	13,199	316,960	2,401			1		12	13
2002	5,971	106,187	1,778					7	7
2003	13,761	236,392	1,717				2	15	17
2004	13,558	240,581	1,774					18	18
TOTAL	60,810	1,672,962	2,751			3	2	58	63
O.D.		274							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			360,524		32,412			341,626		32,311	5,969
2001			105,755		74,688			27,539		84,207	24,771
2002					27,437					72,173	6,577
2003				93,974	39,727				20,183	55,770	26,738
2004					62,890					121,816	55,875
TOTAL			466,279	93,974	237,154			369,165	20,183	366,277	119,930
O.D.											274

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			377,535		32,477			588,646		45,882	6,315
2001	27	5,197	132,726	1,962	72,615	15	2,211	72,704	2,321	114,263	26,802
2002		522	7,162	1,255	26,404	3	952	16,887	3,548	88,492	6,886
2003	20	9,113	122,393	66,414	39,845	13	3,684	48,789	20,489	61,585	28,182
2004	52	7,143	84,093	13,649	49,576	76	11,015	92,556	17,930	106,036	58,222
TOTAL	99	21,975	723,909	83,280	220,917	107	17,862	819,582	44,288	416,258	126,407
O.D.											296

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,583,534	764,743	126,703	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	71,122	-37,177	2,011	
TOTAL LOSSES	1,654,656	727,566	128,714	
EXPECTED LOSSES	1,635,181	1,211,944	169,051	
CREDIBILITY	.04	.10	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.721	1.196	.212	4.129
INDICATED (POST-TEST)	2.280	1.002	.178	3.460
PRES. ON RATE LEVEL	2.368	1.755	.245	4.368
DERIVED BY FORMULA	2.364	1.680	.235	4.279
UNDERLYING PRES. RATE	2.689	1.993	.278	4.960
PROPOSED	2.364	1.680	.235	4.279

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				4.66	MINIMUM PREMIUM
MAN. RATES	5.91	5.42	5.34	+ 4.66	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	368,325	2,326,236	.631			5	7	88	100	
2001	295,958	2,449,876	.827			6	6	85	97	
2002	292,371	4,197,719	1.435			6	14	90	110	
2003	293,054	3,650,720	1.245			5	6	81	92	
2004	259,011	1,264,239	.488				8	67	75	
TOTAL	1,508,719	13,888,790	.921			22	41	411	474	
O.D.		11,248						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			649,253	118,532	448,849			209,200	119,057	445,519	335,826
2001			819,185	137,206	430,563			147,242	82,545	461,547	371,588
2002			1,025,208	372,937	648,847			548,152	504,549	737,317	360,709
2003			1,053,848	175,456	590,317			740,197	120,674	623,692	346,536
2004				120,154	370,703				124,314	350,952	298,116
TOTAL			3,547,494	924,285	2,489,279			1,644,791	951,139	2,619,027	1,712,775
O.D.					1,535					33	9,680

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			797,283	132,993	449,747			510,030	167,038	632,636	355,304
2001	215	40,772	1,039,958	143,980	421,107	78	12,153	410,907	115,150	627,913	402,058
2002	311	95,169	1,546,061	357,956	647,861	936	107,709	1,677,436	605,963	936,889	377,662
2003	297	117,771	1,498,870	202,442	541,988	625	126,124	1,250,216	178,369	694,736	365,249
2004	345	60,638	713,768	146,753	303,520	369	54,314	458,890	120,636	320,349	310,637
TOTAL	1,168	314,350	5,595,940	984,124	2,364,223	2,008	300,300	4,307,479	1,187,156	3,212,523	1,810,910
O.D.		30	399	70	1,477			7	1	40	10,138

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,521,681	7,749,614	1,821,048			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	510,925	-244,349	18,973			
TOTAL LOSSES	11,032,606	7,505,265	1,840,021			
EXPECTED LOSSES	12,959,896	6,864,672	1,750,114			
CREDIBILITY	.33	.84	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.731	.497	.122	1.350		
INDICATED (POST-TEST)	.613	.416	.102	1.131		
PRES. ON RATE LEVEL	.757	.401	.101	1.259		
DERIVED BY FORMULA	.709	.414	.102	1.225		
UNDERLYING PRES. RATE	.859	.455	.116	1.430		
PROPOSED	.709	.414	.102	1.225		
IND. RATES						
YEAR	1-1-06	4-1-06	4-1-07	4-1-08	IND. RATE	1.335
IND. RATES				1.34	MINIMUM PREMIUM	
MAN. RATES	1.76	1.54	1.54	+ 1.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	8,192	360,482	4.400			1			11	12
2001	8,440	279,201	3.308			1	3		7	11
2002	7,970	236,111	2.962			1	2		5	8
2003	12,405	69,790	.562						7	7
2004	8,270	89,812	1.085						5	5
TOTAL	45,277	1,035,396	2.287			3	5		35	43
O.D.		1,382	.003							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			147,604		134,394			15,425		46,823	16,236
2001			108,714	40,675	14,325			24,953	41,488	20,508	28,538
2002			130,785	7,858	9,246			16,107	33,502	17,254	21,359
2003					20,707					34,800	14,283
2004					29,490					51,341	8,981
TOTAL			387,103	48,533	208,162			56,485	74,990	170,726	89,397
O.D.											1,382

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			181,258		134,663			37,606		66,489	17,178
2001	29	5,392	138,216	39,883	14,793	13	2,114	72,502	52,480	28,814	30,878
2002	36	9,669	163,003	9,179	10,757	33	3,931	62,326	37,854	22,960	22,363
2003	1	1,049	13,245	2,014	18,026	4	1,148	16,462	3,110	37,498	15,054
2004	23	3,351	39,432	6,399	23,245	30	4,632	39,020	7,562	44,692	9,358
TOTAL	89	19,461	535,154	57,475	201,484	80	11,825	227,916	101,006	200,453	94,831
O.D.											1,447

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	794,525	560,418	96,278			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	24,897	-13,316	950			
TOTAL LOSSES	819,422	547,102	97,228			
EXPECTED LOSSES	618,032	451,865	82,403			
CREDIBILITY	.03	.08	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.810	1.208	.215	3.233		
INDICATED (POST-TEST)	1.517	1.012	.180	2.709		
PRES. ON RATE LEVEL	1.202	.879	.160	2.241		
DERIVED BY FORMULA	1.211	.890	.162	2.263		
UNDERLYING PRES. RATE	1.365	.998	.182	2.545		
PROPOSED	1.211	.890	.162	2.263		
YEAR	1-1-06	4-1-06	4-1-07	4-1-08	IND. RATE	2.466
IND. RATES				2.47	MINIMUM PREMIUM	
MAN. RATES	2.27	2.21	2.74	+ 2.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	6,769	199,385	2,945				2	3	5
2001	5,809	47,779	.822					4	4
2002	6,058	21,928	.361					1	1
2003	6,172	52,442	.849					4	4
2004	5,305	64,272	1,211					3	3
TOTAL	30,113	385,806	1,281				2	15	17
O.D.		114							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				69,170	67,477				19,734	9,948	33,056
2001					8,318					21,570	17,891
2002					4,278					5,110	12,540
2003					4,658					27,594	20,190
2004					8,639					39,136	16,497
TOTAL				69,170	93,370				19,734	103,358	100,174
O.D.											114

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				77,609	67,611				27,687	14,126	34,973
2001		46	777	139	8,031		20	1,583	444	29,211	19,358
2002		82	1,116	195	4,116		65	1,195	250	6,265	13,129
2003		234	2,978	454	4,056	4	914	13,059	2,466	29,731	21,280
2004	6	991	11,553	1,875	6,809	24	3,528	29,741	5,763	34,069	17,190
TOTAL	6	1,353	16,424	80,272	90,623	28	4,527	45,578	36,610	113,402	105,930
O.D.											119

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	67,916	320,907	106,049	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	16,788	-9,327	738	
TOTAL LOSSES	84,704	311,580	106,787	
EXPECTED LOSSES	424,895	274,631	66,851	
CREDIBILITY	.02	.06	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.281	1.035	.355	1.671
INDICATED (POST-TEST)	.235	.867	.297	1.399
PRES. ON RATE LEVEL	1.243	.803	.195	2.241
DERIVED BY FORMULA	1.223	.807	.205	2.235
UNDERLYING PRES. RATE	1.411	.912	.222	2.545
PROPOSED	1.223	.807	.205	2.235

YEAR	1-1-06	4-1-06	4-1-07	4-1-08	IND. RATE	2.436
IND. RATES				2.44	MINIMUM PREMIUM	
MAN. RATES	2.31	2.21	2.74	+ 2.44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	675,223	14,181,500	2.100			22	40	379	441	
2001	628,753	14,443,160	2.297	1		25	29	280	335	
2002	588,820	13,280,640	2.255	1	1	24	38	279	343	
2003	537,772	10,390,389	1.932	1		14	32	270	317	
2004	563,380	8,371,623	1.485			4	35	278	317	
TOTAL	2,993,948	60,667,312	2.026	3	1	89	174	1486	1753	
O.D.		81,833	.002				1	3	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			3,354,240	855,204	3,017,798			1,942,578	744,179	2,690,886	1,576,615
2001	74,525		3,760,644	1,047,765	2,193,100			3,457,861	615,983	1,898,821	1,394,461
2002	1,797	378,917	3,865,831	908,247	2,064,060	8,173	543,625	1,383,620	719,420	2,019,324	1,387,626
2003	437,086		1,939,087	949,243	2,035,772	13,903		726,065	639,432	2,449,738	1,200,063
2004			652,713	1,175,032	2,041,120			549,010	499,311	2,225,152	1,229,285
TOTAL	513,408	378,917	13,572,515	4,935,491	11,351,850	22,076	543,625	8,059,134	3,218,325	11,283,921	6,788,050
O.D.				38,433	4,759				3,670	1,927	33,044

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			3,892,110	959,540	3,023,840			3,820,044	1,044,085	3,821,062	1,668,059
2001	98,756	185,857	4,704,935	1,063,375	2,146,099	897	138,678	4,501,640	841,256	2,598,043	1,508,807
2002	3,610	511,876	5,610,713	918,464	2,061,288	31,841	753,509	4,115,340	944,052	2,536,931	1,452,844
2003	531,614	357,516	4,579,845	898,946	1,869,971	19,845	313,942	3,380,071	765,400	2,712,226	1,264,866
2004	2,222	480,370	5,516,573	1,124,998	1,741,889	3,045	430,763	3,374,918	655,182	2,026,425	1,280,915
TOTAL	636,202	1,535,619	24,304,176	4,965,323	10,843,087	55,628	1,636,892	19,192,013	4,249,975	13,694,687	7,175,491
O.D.	1	685	11,082	37,375	4,465	2	159	2,285	4,813	1,837	34,897

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	47,374,744	33,801,562	7,210,388			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,008,342	-1,074,933	81,631			
TOTAL LOSSES	49,383,086	32,726,629	7,292,019			
EXPECTED LOSSES	49,699,537	31,945,425	7,335,172			
CREDIBILITY	.52	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.649	1.093	.244	2.986		
INDICATED (POST-TEST)	1.382	.916	.204	2.502		
PRES. ON RATE LEVEL	1.462	.940	.215	2.617		
DERIVED BY FORMULA	1.420	.916	.204	2.540		
UNDERLYING PRES. RATE	1.660	1.067	.245	2.972		
PROPOSED	1.420	.916	.204	2.540		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.768
IND. RATES				2.77	MINIMUM PREMIUM	
MAN. RATES	3.46	3.16	3.20	+ 2.77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	163,204	1,916,747	1.174			3	7	60	70
2001	153,388	2,993,183	1.951			8	9	55	72
2002	149,136	1,879,188	1.260			3	8	60	71
2003	151,641	1,450,367	.956			2	6	39	47
2004	171,038	1,705,531	.997				12	69	81
TOTAL	788,407	9,945,016	1.261			16	42	283	341
O.D.		1,234							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			390,152	287,761	300,079			156,370	334,163	278,765	169,457
2001			1,343,213	343,208	258,482			445,111	227,729	211,775	163,665
2002			468,340	310,419	319,198			181,307	149,693	298,704	151,527
2003			248,194	166,299	309,246			68,735	137,155	300,277	220,461
2004				346,302	341,632				161,854	480,837	374,906
TOTAL			2,449,899	1,453,989	1,528,637			851,523	1,010,594	1,570,358	1,080,016
O.D.											1,234

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			479,107	322,867	300,681			381,231	468,832	395,844	179,286
2001	349	65,557	1,685,536	341,706	259,711	232	35,458	1,149,599	296,694	295,001	177,086
2002	154	49,399	795,776	281,803	322,174	321	37,743	587,062	185,105	376,629	158,649
2003	130	52,011	668,296	149,758	284,325	187	40,134	447,066	137,800	336,258	232,366
2004	397	92,195	1,085,283	265,266	301,799	503	72,853	615,559	160,575	437,878	390,652
TOTAL	1,030	259,162	4,713,998	1,361,400	1,468,690	1,243	186,188	3,180,517	1,249,006	1,841,610	1,138,039
O.D.											1,304

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,342,138	5,920,706	1,139,343			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	354,338	-168,611	10,797			
TOTAL LOSSES	8,696,476	5,752,095	1,150,140			
EXPECTED LOSSES	8,554,216	5,542,501	914,553			
CREDIBILITY	.22	.55	.84			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.103	.730	.146	1.979		
INDICATED (POST-TEST)	.924	.612	.122	1.658		
PRES. ON RATE LEVEL	.956	.619	.102	1.677		
DERIVED BY FORMULA	.949	.615	.119	1.683		
UNDERLYING PRES. RATE	1.085	.703	.116	1.904		
PROPOSED	.946	.613	.118	1.677		
YEAR	1-1-06	4-1-06	4-1-07	4-1-08	IND. RATE	1.827
IND. RATES				1.83	MINIMUM PREMIUM	
MAN. RATES	2.14	2.04	2.05	+ 1.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	68,300	2,812,095	4.117			4	11	74	89
2001	62,011	2,258,224	3.641			7	8	48	63
2002	54,368	2,258,721	4.154			5	12	55	72
2003	53,290	1,568,149	2.942			1	7	63	71
2004	51,603	1,127,670	2.185				5	54	59
TOTAL	289,572	10,024,859	3.462			17	43	294	354

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			798,735	409,095	308,673			386,840	311,521	409,522	187,709
2001			910,190	244,045	245,834			224,024	95,880	337,949	200,302
2002			632,192	344,391	199,636			260,335	274,648	316,750	230,769
2003			153,853	109,180	306,617			68,395	248,856	509,644	171,604
2004			90,308	247,972					235,057	383,351	170,982
TOTAL			2,494,970	1,197,019	1,308,732			939,594	1,165,962	1,957,216	961,366

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			963,867	459,005	309,292			921,556	437,065	581,518	198,596
2001	237	44,900	1,150,910	243,708	244,356	119	18,007	590,742	130,819	461,426	216,727
2002	194	59,825	977,546	307,462	210,146	466	54,809	853,235	324,893	405,893	241,615
2003	83	38,563	494,070	108,092	276,615	263	57,318	669,318	242,306	570,118	180,871
2004	231	42,101	495,465	103,653	203,947	541	77,378	654,630	186,841	361,755	178,163
TOTAL	745	185,389	4,081,858	1,221,920	1,244,356	1,389	207,512	3,689,481	1,321,924	2,380,710	1,015,972

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,166,374	6,168,910	1,015,972			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	288,253	-205,627	10,779			
TOTAL LOSSES	8,454,627	5,963,283	1,026,751			
EXPECTED LOSSES	7,169,802	5,910,165	987,441			
CREDIBILITY	.11	.28	.43			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.920	2.059	.355	5.334		
INDICATED (POST-TEST)	2.447	1.725	.297	4.469		
PRES. ON RATE LEVEL	2.181	1.798	.299	4.278		
DERIVED BY FORMULA	2.210	1.778	.298	4.286		
UNDERLYING PRES. RATE	2.476	2.041	.341	4.858		
PROPOSED	2.210	1.778	.298	4.286		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.671
IND. RATES				4.67	MINIMUM PREMIUM	
MAN. RATES	5.87	5.36	5.23	+ 4.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	44,523	402,477	.903				3	22	25
2001	40,920	1,694,671	4.141			5	7	35	47
2002	42,998	962,126	2.237			2	4	29	35
2003	71,837	1,033,910	1.439				5	32	37
2004	68,033	733,797	1.078				5	25	30
TOTAL	268,311	4,826,981	1.799			7	24	143	174
O.D.		878							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				69,761	47,762				74,630	88,648	121,676
2001			707,098	199,073	100,300			299,163	139,484	155,925	93,628
2002			219,301	42,058	153,163			194,099	61,673	163,353	128,479
2003				71,508	245,749				79,284	518,075	119,294
2004				133,817	146,253				141,355	187,676	124,696
TOTAL			926,399	516,217	693,227			493,262	496,426	1,113,677	587,773
O.D.											878

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				78,272	47,859				104,707	125,881	128,733
2001	184	34,486	887,406	196,885	102,381	153	23,796	770,150	182,827	216,401	101,305
2002	67	19,799	323,290	45,808	151,370	308	34,917	531,631	83,773	207,101	134,518
2003	35	17,979	230,980	71,552	217,919	112	24,500	333,146	107,266	564,051	125,736
2004	167	37,227	438,412	105,595	127,845	295	42,668	361,131	106,043	180,247	129,933
TOTAL	453	109,491	1,880,088	498,112	647,374	868	125,881	1,996,058	584,616	1,293,681	620,225
O.D.											924

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,112,839	3,023,783	621,149			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	217,348	-84,630	8,908			
TOTAL LOSSES	4,330,187	2,939,153	630,057			
EXPECTED LOSSES	5,095,227	3,512,191	686,876			
CREDIBILITY	.11	.27	.41			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.614	1.095	.235	2.944		
INDICATED (POST-TEST)	1.353	.918	.197	2.468		
PRES. ON RATE LEVEL	1.672	1.153	.226	3.051		
DERIVED BY FORMULA	1.637	1.090	.214	2.941		
UNDERLYING PRES. RATE	1.899	1.309	.256	3.464		
PROPOSED	1.637	1.090	.214	2.941		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.205
IND. RATES				3.21	MINIMUM PREMIUM	
MAN. RATES	4.07	3.63	3.73	+ 3.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	275,627	5,756,336	2.088			12	11	186	209
2001	231,329	6,277,506	2.713			16	15	194	225
2002	217,028	6,140,877	2.829			11	10	145	167
2003	257,216	7,781,838	3.025	1		12	17	192	223
2004	311,741	5,881,664	1.886	2		3	17	259	279
TOTAL	1,292,941	31,838,221	2.462	3		54	70	976	1103
O.D.		615,165	.047			1		6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,657,222	245,508	1,054,679			667,601	91,573	1,460,293	579,460
2001			2,272,454	267,772	774,035			1,014,685	121,405	1,218,085	609,070
2002	95,139		1,556,314	402,854	1,039,561	12,969		1,277,814	343,310	892,446	520,470
2003	143,000		1,420,730	574,543	1,520,512	23,340		885,224	355,420	2,144,942	714,127
2004			517,360	414,266	1,397,043			467,210	278,750	1,947,277	859,758
TOTAL	238,139		7,424,080	1,904,943	5,785,830	36,309		4,312,534	1,190,458	7,663,043	3,282,885
O.D.			174,021		66,277			329,427		40,609	4,831

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,035,069	275,461	1,056,787			1,627,612	128,478	2,073,621	613,069
2001	591	109,747	2,824,482	284,417	761,076	529	79,982	2,571,914	197,524	1,660,269	659,014
2002	124,210	137,187	2,231,793	408,764	1,030,686	39,162	200,824	3,056,121	467,483	1,133,090	544,932
2003	174,249	251,245	3,210,331	579,785	1,387,738	32,200	287,922	3,010,239	523,146	2,364,272	752,690
2004	1,372	271,065	3,091,741	555,939	1,156,469	2,245	318,629	2,514,771	474,841	1,748,107	895,868
TOTAL	300,422	769,244	13,393,416	2,104,366	5,392,756	74,136	887,357	12,780,657	1,791,472	8,979,359	3,465,573
O.D.		196	155,250	439	65,909	11	1,563	587,687	2,740	47,476	5,107

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,949,939	18,384,517	3,470,680			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,288,359	-581,869	45,642			
TOTAL LOSSES	30,238,298	17,802,648	3,516,322			
EXPECTED LOSSES	30,422,901	20,027,656	3,710,740			
CREDIBILITY	.30	.76	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.339	1.377	.272	3.988		
INDICATED (POST-TEST)	1.960	1.154	.228	3.342		
PRES. ON RATE LEVEL	2.072	1.364	.253	3.689		
DERIVED BY FORMULA	2.038	1.204	.228	3.470		
UNDERLYING PRES. RATE	2.353	1.549	.287	4.189		
PROPOSED	2.038	1.204	.228	3.470		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.782
IND. RATES				3.78	MINIMUM PREMIUM	
MAN. RATES	4.73	4.35	4.51	+ 3.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	597,538	19,959,687	3.340		1	45	39	459	544
2001	583,845	17,614,036	3.016			41	56	387	484
2002	558,818	17,080,320	3.056			35	53	332	420
2003	542,623	13,518,401	2.491	1		23	35	321	380
2004	643,290	11,796,567	1.833			8	36	364	408
TOTAL	2,926,114	79,969,011	2.733	1	1	152	219	1863	2236
O.D.		23,089						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		397,383	7,317,430	1,231,307	2,762,205		695,765	2,744,630	577,888	2,544,295	1,688,784
2001			5,599,459	1,831,209	2,358,591			2,347,701	963,075	2,530,091	1,983,910
2002			5,537,594	1,269,691	2,382,624			2,589,739	1,058,345	2,571,822	1,670,505
2003	43,720		3,165,321	1,502,551	2,157,519	3,000		1,543,351	929,443	2,598,200	1,575,296
2004			1,096,302	1,151,764	2,698,194			446,286	1,102,682	3,622,834	1,678,505
TOTAL	43,720	397,383	22,716,106	6,986,522	12,359,133	3,000	695,765	9,671,707	4,631,433	13,867,242	8,597,000
O.D.					3,453					6,092	13,544

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		270,718	8,775,301	1,381,527	2,767,727		455,748	6,343,251	810,778	3,612,907	1,786,733
2001	1,451	283,440	7,208,274	1,828,901	2,323,835	1,195	185,481	6,040,690	1,297,711	3,464,658	2,146,591
2002	1,622	470,935	7,746,367	1,260,626	2,398,087	3,980	454,904	6,967,828	1,384,795	3,251,255	1,749,019
2003	54,403	518,518	6,660,758	1,321,916	2,034,828	6,557	525,930	5,341,660	1,058,575	2,920,169	1,660,362
2004	2,884	606,918	6,888,382	1,274,068	2,275,681	4,489	640,970	5,165,647	1,138,656	3,301,746	1,749,002
TOTAL	60,360	2,150,529	37,279,082	7,067,038	11,800,158	16,221	2,263,033	29,859,076	5,690,515	16,550,735	9,091,707
O.D.	1	186	2,280	376	3,101	2	230	2,445	490	6,779	14,409

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	71,633,445	41,119,192	9,106,116			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,834,311	-1,139,554	104,922			
TOTAL LOSSES	74,467,756	39,979,638	9,211,038			
EXPECTED LOSSES	68,090,672	37,746,871	8,866,126			
CREDIBILITY	.52	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.545	1.366	.315	4.226		
INDICATED (POST-TEST)	2.133	1.145	.264	3.542		
PRES. ON RATE LEVEL	2.049	1.136	.267	3.452		
DERIVED BY FORMULA	2.093	1.145	.264	3.502		
UNDERLYING PRES. RATE	2.327	1.290	.303	3.920		
PROPOSED	2.093	1.145	.264	3.502		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.817
IND. RATES				3.82	MINIMUM PREMIUM	
MAN. RATES	4.37	4.20	4.22	+ 3.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	236,911	6,798,909	2.869		1	17	12	146	176
2001	253,926	7,671,382	3.021			20	7	200	227
2002	210,332	7,206,852	3.426			18	19	169	206
2003	229,006	7,486,406	3.269		1	13	14	182	210
2004	268,847	4,708,271	1.751			2	8	199	209
TOTAL	1,199,022	33,871,820	2.825		2	70	60	896	1028
O.D.		117,381	.009					6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		144,901	2,375,657	421,649	1,151,065		32,738	861,883	155,765	975,816	679,435
2001			2,918,973	125,106	1,259,935			1,017,808	81,691	1,565,880	701,989
2002			2,636,097	541,001	958,356			840,796	381,448	1,083,531	765,623
2003		597,647	2,201,220	446,582	1,141,446		250,018	610,785	279,820	1,430,394	528,494
2004			275,060	170,994	1,501,936			73,001	144,946	1,815,078	727,256
TOTAL		742,548	10,407,007	1,705,332	6,012,738		282,756	3,404,273	1,043,670	6,870,699	3,402,797
O.D.					31,536					73,959	11,886

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		399,057	2,917,306	473,089	1,153,362		86,690	2,101,272	218,538	1,385,658	718,842
2001	756	140,142	3,608,594	159,832	1,197,610	528	80,399	2,592,497	154,786	2,089,123	759,552
2002	772	222,337	3,673,096	539,946	971,101	1,375	160,172	2,460,722	505,102	1,363,025	801,607
2003	987	642,118	3,906,601	489,921	1,070,794	2,886	520,349	2,367,535	394,543	1,585,324	557,033
2004	1,354	228,514	2,625,410	436,016	1,210,703	1,486	211,683	1,743,772	355,418	1,601,855	757,801
TOTAL	3,869	1,632,168	16,731,007	2,098,804	5,603,570	6,275	1,059,293	11,265,798	1,628,387	8,024,985	3,594,835
O.D.	13	2,062	24,553	4,012	27,584	32	5,021	43,973	8,579	72,860	12,460

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	30,774,064	17,468,781	3,607,295			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,097,855	-454,240	43,908			
TOTAL LOSSES	31,871,919	17,014,541	3,651,203			
EXPECTED LOSSES	25,922,856	15,503,355	3,680,997			
CREDIBILITY	.29	.72	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.658	1.419	.305	4.382		
INDICATED (POST-TEST)	2.227	1.189	.256	3.672		
PRES. ON RATE LEVEL	1.904	1.139	.270	3.313		
DERIVED BY FORMULA	1.998	1.175	.256	3.429		
UNDERLYING PRES. RATE	2.162	1.293	.307	3.762		
PROPOSED	1.998	1.175	.256	3.429		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.737
IND. RATES				3.74	MINIMUM PREMIUM	
MAN. RATES	4.15	3.94	4.05	+ 3.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	133,564	3,009,602	2.253			6	7	99	112
2001	126,707	3,393,093	2.677			6	11	110	127
2002	130,145	4,598,945	3.533			12	16	116	144
2003	124,606	5,403,239	4.336			6	14	138	158
2004	121,724	2,933,029	2.409			3	12	100	115
TOTAL	636,746	19,337,908	3.037			33	60	563	656
O.D.		44,718	.007					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			928,311	213,635	426,488			447,754	157,726	515,272	320,416
2001			819,199	367,520	468,066			389,520	423,029	516,944	408,815
2002			1,616,571	468,209	554,615			522,144	342,869	762,895	331,642
2003			1,161,705	611,474	770,181			1,242,590	483,165	752,272	381,852
2004			470,607	441,320	529,054			85,270	357,970	753,426	295,382
TOTAL			4,996,393	2,102,158	2,748,404			2,687,278	1,764,759	3,300,809	1,738,107
O.D.					21,872					16,014	6,832

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,139,966	239,698	427,336			1,091,625	221,289	731,688	339,000
2001	212	43,144	1,086,602	364,927	459,832	199	32,278	1,088,158	544,319	711,787	442,338
2002	484	140,197	2,310,317	443,600	567,689	895	104,304	1,613,996	432,788	961,458	347,229
2003	399	160,916	2,077,882	510,598	723,227	893	183,384	1,883,315	474,560	863,044	402,472
2004	693	182,050	2,032,989	385,275	476,558	1,105	158,170	1,289,917	318,572	703,928	307,788
TOTAL	1,788	526,307	8,647,756	1,944,098	2,654,642	3,092	478,136	6,967,011	1,991,528	3,971,905	1,838,827
O.D.	2	873	11,039	1,695	19,552		156	2,939	633	20,469	7,203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,639,099	10,604,522	1,846,030			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	441,585	-290,571	19,519			
TOTAL LOSSES	17,080,684	10,313,951	1,865,549			
EXPECTED LOSSES	10,971,134	9,009,957	1,725,581			
CREDIBILITY	.19	.47	.73			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.682	1.620	.293	4.595		
INDICATED (POST-TEST)	2.248	1.358	.246	3.852		
PRES. ON RATE LEVEL	1.517	1.246	.239	3.002		
DERIVED BY FORMULA	1.656	1.299	.244	3.199		
UNDERLYING PRES. RATE	1.723	1.415	.271	3.409		
PROPOSED	1.656	1.299	.244	3.199		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.486
IND. RATES				3.49	MINIMUM PREMIUM	
MAN. RATES	3.77	3.44	3.67	+ 3.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	27,429	152,861	.557				2	6	8
2001	26,440	97,201	.367					8	8
2002	25,293	676,994	2.676			2		9	11
2003	19,933	677,172	3.397			2	1	5	8
2004	24,676	839,493	3.402					29	29
TOTAL	123,771	2,443,721	1.974			4	3	57	64

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				21,550	58,487				3,138	46,771	22,915
2001					40,280					28,036	28,885
2002			372,684		78,670			88,355		48,715	88,570
2003			465,125	30,183	11,131			140,731		21,790	8,212
2004					228,242					383,362	227,889
TOTAL			837,809	51,733	416,810			229,086	3,138	528,674	376,471

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				24,180	58,604				4,403	66,415	24,244
2001		216	3,764	673	38,890		30	2,061	577	37,966	31,254
2002	103	27,827	467,223	9,833	80,357	130	14,558	218,849	6,484	61,606	92,733
2003	132	47,120	598,367	37,930	22,285	191	36,668	323,159	13,329	28,745	8,655
2004	191	25,958	305,213	49,533	179,941	240	34,656	291,308	56,453	333,699	237,460
TOTAL	426	101,121	1,374,567	122,149	380,077	561	85,912	835,377	81,246	528,431	394,346

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,397,964	1,111,903	394,346	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	63,041	-39,693	2,094	
TOTAL LOSSES	2,461,005	1,072,210	396,440	
EXPECTED LOSSES	1,544,662	1,200,578	185,658	
CREDIBILITY	.06	.16	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.988	.866	.320	3.174
INDICATED (POST-TEST)	1.666	.726	.268	2.660
PRES. ON RATE LEVEL	1.099	.854	.132	2.085
DERIVED BY FORMULA	1.133	.834	.165	2.132
UNDERLYING PRES. RATE	1.248	.970	.150	2.368
PROPOSED	1.133	.834	.165	2.132

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	TOTAL
IND. RATES				2.32	MINIMUM PREMIUM	
MAN. RATES	3.01	2.69	2.55	+ 2.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	172,283	962,500	.558			2	1	36	39
2001	153,304	801,211	.522			2		23	25
2002	117,929	1,317,182	1.116			4	1	23	28
2003	117,062	1,165,129	.995			2	2	21	25
2004	111,452	1,322,270	1.186			2	2	27	31
TOTAL	672,030	5,568,292	.829			12	6	130	148
O.D.		31,127	.004					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			252,730	25,710	162,058			73,440		207,141	241,421
2001			245,181		126,053			145,119		171,508	113,350
2002			492,550	25,424	166,870			286,369	5,608	228,905	111,456
2003			326,664	85,068	240,004			108,018	33,691	231,934	139,750
2004			374,770	58,992	173,358			226,785	15,078	360,505	112,782
TOTAL			1,691,895	195,194	868,343			839,731	54,377	1,199,993	718,759
O.D.					25,771					34	5,322

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			310,352	28,847	162,381			179,047		294,141	255,423
2001	63	11,796	303,304	3,760	122,871	75	11,363	363,150	6,631	233,438	122,645
2002	140	38,817	646,283	37,117	167,478	424	48,364	729,333	30,583	286,990	116,694
2003	130	49,797	634,661	91,775	221,340	188	38,404	387,267	55,364	256,431	147,297
2004	248	71,685	756,671	91,584	156,615	725	101,743	733,680	85,653	329,892	117,519
TOTAL	581	172,095	2,651,271	253,083	830,685	1,412	199,874	2,392,477	178,231	1,400,892	759,578
O.D.	2	1,318	16,481	2,512	22,434			16	3	37	5,563

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,435,527	2,687,877	765,141	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	244,776	-115,437	10,002	
TOTAL LOSSES	5,680,303	2,572,440	775,143	
EXPECTED LOSSES	6,102,032	3,124,940	947,562	
CREDIBILITY	.19	.49	.75	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.845	.383	.115	1.343
INDICATED (POST-TEST)	.708	.321	.096	1.125
PRES. ON RATE LEVEL	.800	.410	.123	1.333
DERIVED BY FORMULA	.783	.366	.103	1.252
UNDERLYING PRES. RATE	.908	.465	.141	1.514
PROPOSED	.783	.366	.103	1.252

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.364
IND. RATES				1.36	MINIMUM PREMIUM	
MAN. RATES	1.68	1.53	1.63	+ 1.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	1,324,545	34,954,152	2.638	1		85	77	842	1005
2001	1,116,679	28,073,914	2.514	1	2	54	68	643	768
2002	1,176,809	25,807,791	2.193	1		56	57	627	741
2003	1,185,729	20,625,832	1.739	2		34	75	568	679
2004	1,282,711	17,055,148	1.329	1		10	72	591	674
TOTAL	6,086,473	126,516,837	2.079	6	2	239	349	3271	3867
O.D.		293,080	.004				3	14	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	563,984		13,643,216	1,633,233	5,267,290	8,346		4,637,695	889,145	4,800,942	3,510,301
2001	3,000	442,734	8,383,166	1,935,177	3,942,901		1,899,325	3,480,126	1,362,476	4,125,225	2,499,784
2002	175,244		8,453,148	1,689,006	4,168,105	51,159		2,862,559	1,295,407	4,426,347	2,686,816
2003	30,231		5,216,285	2,300,443	3,385,466	2,268		1,708,819	1,298,254	4,101,647	2,582,419
2004	615,265		1,337,496	1,752,915	3,714,358			772,639	1,319,601	4,746,410	2,796,464
TOTAL	1,387,724	442,734	37,033,311	9,310,774	20,478,120	61,773	1,899,325	13,461,838	6,164,883	22,200,571	14,075,784
O.D.				79,232	99,058				13,454	55,913	45,423

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	705,701		16,653,265	1,832,484	5,277,814	20,765		11,138,014	1,247,469	6,817,347	3,713,898
2001	6,358	848,868	10,536,512	1,973,936	3,867,501	10,025	935,347	7,370,967	1,841,122	5,638,045	2,704,766
2002	230,446	726,866	11,945,066	1,741,858	4,165,429	151,971	519,954	8,029,237	1,742,179	5,539,847	2,813,096
2003	38,827	836,868	10,741,129	2,046,575	3,196,531	6,250	674,034	7,023,266	1,496,769	4,576,789	2,721,870
2004	648,192	843,221	9,616,689	1,848,741	3,143,312	6,168	878,663	7,024,131	1,507,202	4,334,308	2,913,915
TOTAL	1,629,524	3,255,823	59,492,661	9,443,594	19,650,587	195,179	3,007,998	40,585,615	7,834,741	26,906,336	14,867,545
O.D.	20	9,461	114,202	55,960	102,362	14	2,315	23,850	13,504	72,542	47,896

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	108,316,662	64,079,626	14,915,441	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,963,986	-1,947,848	174,305	
TOTAL LOSSES	113,280,648	62,131,778	15,089,746	
EXPECTED LOSSES	121,607,730	61,899,431	14,911,859	
CREDIBILITY	.84	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.861	1.021	.248	3.130
INDICATED (POST-TEST)	1.560	.856	.208	2.624
PRES. ON RATE LEVEL	1.759	.896	.216	2.871
DERIVED BY FORMULA	1.592	.856	.208	2.656
UNDERLYING PRES. RATE	1.998	1.017	.245	3.260
PROPOSED	1.592	.856	.208	2.656

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.895
IND. RATES				2.90	MINIMUM PREMIUM	
MAN. RATES	4.09	3.72	3.51	+ 2.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	318,335	6,577,950	2.066			12	11	165	188
2001	298,376	5,100,858	1.709			5	4	163	172
2002	264,823	3,611,067	1.363			4	5	114	123
2003	305,409	5,588,067	1.829			4	18	183	205
2004	330,630	3,272,445	.989				12	116	128
TOTAL	1,517,573	24,150,387	1.591			25	50	741	816
O.D.		67,377	.004					5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,411,574	247,598	995,932			593,897	268,565	1,083,970	976,414
2001			818,288	141,062	1,484,804			494,744	88,736	1,449,172	624,052
2002			809,321	211,047	955,591			183,934	189,919	851,099	410,156
2003			780,295	739,897	1,087,603			386,423	688,967	1,220,914	683,968
2004				330,095	793,189				259,137	1,034,388	855,636
TOTAL			4,819,478	1,669,699	5,317,119			1,658,998	1,495,324	5,639,543	3,550,226
O.D.					25,634					33,716	8,027

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,961,414	277,805	997,924			1,447,920	376,798	1,539,233	1,033,046
2001	195	43,442	1,059,750	164,831	1,438,689	205	32,640	1,093,999	148,533	1,967,598	675,224
2002	255	82,457	1,322,078	233,562	935,968	364	46,888	747,058	255,964	1,055,754	429,433
2003	447	185,808	2,398,898	626,521	1,006,426	973	202,773	2,201,343	669,827	1,380,999	720,902
2004	764	141,031	1,659,724	354,297	656,279	981	140,631	1,186,584	296,032	931,327	891,573
TOTAL	1,661	452,738	9,401,864	1,657,016	5,035,286	2,523	422,932	6,676,904	1,747,154	6,874,911	3,750,178
O.D.		75	1,113	196	25,417		18	433	106	47,502	8,527

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,960,261	15,387,588	3,758,705	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	716,906	-407,757	41,147	
TOTAL LOSSES	17,677,167	14,979,831	3,799,852	
EXPECTED LOSSES	17,178,926	13,460,872	3,475,243	
CREDIBILITY	.33	.85	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.165	.987	.250	2.402
INDICATED (POST-TEST)	.976	.827	.210	2.013
PRES. ON RATE LEVEL	.997	.781	.202	1.980
DERIVED BY FORMULA	.990	.820	.210	2.020
UNDERLYING PRES. RATE	1.132	.887	.229	2.248
PROPOSED	.987	.817	.209	2.013

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	TOTAL
IND. RATES				2.19	MINIMUM PREMIUM	
MAN. RATES	2.52	2.21	2.42	+ 2.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	90,555	909,139	1.003			2	3	35	40
2001	64,128	2,258,308	3.521			5	4	44	53
2002	47,567	707,595	1.487			1	1	23	25
2003	43,036	1,473,638	3.424			3	8	33	44
2004	44,697	848,011	1.897			1	6	18	25
TOTAL	289,983	6,196,691	2.137			12	22	153	187

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			197,745	17,482	274,764			56,241	16,167	228,708	118,032
2001			931,951	44,536	299,796			539,727	42,707	303,328	96,263
2002			264,361	65,866	82,248			78,909	31,620	93,545	91,046
2003			445,113	110,122	137,350			327,823	178,180	153,341	121,709
2004			273,531	153,184	73,587			65,000	141,108	79,792	61,809
TOTAL			2,112,701	391,190	867,745			1,067,700	409,782	858,714	488,859

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			242,831	19,614	275,313			137,115	22,683	324,767	124,878
2001	242	44,294	1,144,459	53,903	294,377	279	42,125	1,337,094	70,825	416,009	104,157
2002	77	22,410	370,396	63,218	84,387	125	14,774	226,470	42,474	117,750	95,325
2003	148	56,556	723,173	102,286	135,874	508	100,081	954,197	175,489	189,964	128,281
2004	174	63,292	681,322	116,148	82,896	366	51,893	403,847	96,963	90,403	64,405
TOTAL	641	186,552	3,162,181	355,169	872,847	1,278	208,873	3,058,723	408,434	1,138,893	517,046

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,618,248	2,775,343	517,046	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	197,754	-124,019	4,860	
TOTAL LOSSES	6,816,002	2,651,324	521,906	
EXPECTED LOSSES	5,019,606	2,983,924	481,371	
CREDIBILITY	.11	.28	.43	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.350	.914	.180	3.444
INDICATED (POST-TEST)	1.969	.766	.151	2.886
PRES. ON RATE LEVEL	1.525	.906	.146	2.577
DERIVED BY FORMULA	1.574	.867	.148	2.589
UNDERLYING PRES. RATE	1.731	1.029	.166	2.926
PROPOSED	1.574	.867	.148	2.589

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	TOTAL
IND. RATES				2.82	MINIMUM PREMIUM	
MAN. RATES	3.71	3.24	3.15	+ 2.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	28,513	1,068,850	3.748			3	4	26	33	
2001	29,541	990,883	3.354			2	3	18	23	
2002	23,227	309,074	1.330					20	20	
2003	18,627	627,560	3.369			1		14	15	
2004	22,015	1,108,660	5.035					3	17	
TOTAL	121,923	4,105,027	3.367			1		6	10	
O.D.		3,175	.002						1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			570,074	36,005	114,278			111,900	15,043	172,128	49,422
2001			243,751	89,950	183,857			178,901	55,748	170,454	68,222
2002					118,796					136,447	53,831
2003			221,881		150,439			44,605		176,754	33,881
2004	683,076			105,933	59,165	7,500			94,660	92,722	65,604
TOTAL	683,076		1,035,706	231,888	626,535	7,500		335,406	165,451	748,505	270,960
O.D.					993					1,095	1,087

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			700,051	40,399	114,506			272,812	21,106	244,423	52,288
2001	63	12,897	323,854	90,764	179,656	93	14,198	459,079	76,567	233,417	73,816
2002	1	2,282	30,987	5,431	114,326	3	1,812	31,926	6,714	167,298	56,361
2003	74	28,832	363,406	22,652	136,155	83	17,276	182,805	19,419	192,106	35,711
2004	715,347	23,054	271,364	71,304	56,582	11,068	25,566	216,765	66,158	92,027	68,359
TOTAL	715,485	67,065	1,689,662	230,550	601,225	11,247	58,852	1,163,387	189,964	929,271	286,535
O.D.		17	259	46	956		15	255	53	1,342	1,144

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,706,244	1,953,407	287,679	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	88,270	-66,754	2,817	
TOTAL LOSSES	3,794,514	1,886,653	290,496	
EXPECTED LOSSES	2,160,475	1,904,437	260,916	
CREDIBILITY	.06	.16	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.112	1.547	.238	4.897
INDICATED (POST-TEST)	2.608	1.296	.199	4.103
PRES. ON RATE LEVEL	1.561	1.376	.188	3.125
DERIVED BY FORMULA	1.624	1.363	.191	3.178
UNDERLYING PRES. RATE	1.772	1.562	.214	3.548
PROPOSED	1.624	1.363	.191	3.178

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.464
IND. RATES				3.46	MINIMUM PREMIUM	
MAN. RATES	4.03	3.80	3.82	+ 3.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	154,940	1,918,373	1.238			3	5	53	61
2001	136,098	1,306,619	.960			2	4	34	40
2002	253,693	2,787,235	1.098			5	10	65	80
2003	267,454	1,067,221	.399				6	42	48
2004	291,231	1,380,032	.473			1	4	37	42
TOTAL	1,103,416	8,459,480	.767			11	29	231	271
O.D.		6,424						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			542,624	112,121	387,889			265,814	45,487	342,450	221,988
2001			261,884	43,717	397,567			35,374	60,728	312,450	194,899
2002			722,446	409,649	474,582			245,551	129,041	472,709	333,257
2003				240,185	247,830				105,444	291,103	182,659
2004			180,960	161,249	258,829			39,850	85,058	469,969	184,117
TOTAL			1,707,914	966,921	1,766,697			586,589	425,758	1,888,681	1,116,920
O.D.					960					708	4,756

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			666,343	125,800	388,666			648,055	63,818	486,277	234,863
2001	67	14,432	356,721	50,224	385,570	18	3,287	124,074	82,603	424,653	210,881
2002	234	73,637	1,189,213	376,070	477,807	416	49,467	765,988	174,294	590,449	348,920
2003	67	30,798	406,427	184,009	229,172	84	19,373	254,759	107,051	321,463	192,523
2004	309	74,982	840,476	155,495	226,132	488	69,648	565,293	120,618	421,759	191,850
TOTAL	677	193,849	3,459,180	891,598	1,707,347	1,006	141,775	2,358,169	548,384	2,244,601	1,179,037
O.D.					962					1,005	5,064

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,154,656	5,393,897	1,184,101	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	388,911	-145,675	17,358	
TOTAL LOSSES	6,543,567	5,248,222	1,201,459	
EXPECTED LOSSES	9,390,070	6,410,846	1,313,066	
CREDIBILITY	.27	.68	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.593	.476	.109	1.178
INDICATED (POST-TEST)	.497	.399	.091	.987
PRES. ON RATE LEVEL	.749	.512	.105	1.366
DERIVED BY FORMULA	.681	.435	.091	1.207
UNDERLYING PRES. RATE	.851	.581	.119	1.551
PROPOSED	.681	.435	.091	1.207

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.315
IND. RATES				1.32	MINIMUM PREMIUM	
MAN. RATES	2.25	1.97	1.67	+ 1.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	175,007	1,802,496	1.029			6	2	40	48
2001	147,241	1,629,428	1.106			4	5	25	34
2002	126,905	501,298	.395				4	16	20
2003	119,808	1,506,809	1.257			3	2	33	38
2004	119,968	564,090	.470				3	25	28
TOTAL	688,929	6,004,121	.872			13	16	139	168
O.D.		74,339	.010				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			853,106	89,551	256,951			211,559	18,779	208,465	164,085
2001			730,477	94,918	189,244			186,811	56,168	176,500	195,310
2002				100,012	89,881				62,416	122,376	126,613
2003			478,701	39,527	403,883			122,336	57,827	288,009	116,526
2004				7,720	140,243				5,718	260,515	149,894
TOTAL			2,062,284	331,728	1,080,202			520,706	200,908	1,055,865	752,428
O.D.				50,000	7,500				1,000		15,839

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,047,614	100,476	257,463			515,781	26,347	296,018	173,602
2001	189	35,045	904,014	98,894	187,232	95	14,816	478,741	77,384	241,674	211,325
2002	9	5,014	72,148	87,674	89,450	21	3,827	66,783	73,576	152,774	132,564
2003	179	69,241	875,556	82,927	364,999	225	46,104	472,394	80,084	319,164	122,818
2004	116	17,134	201,549	34,692	111,285	172	24,593	206,789	41,518	227,441	156,190
TOTAL	493	126,434	3,100,881	404,663	1,010,429	513	89,340	1,740,488	298,909	1,237,071	796,499
O.D.		515	10,064	47,957	7,788		3	258	1,242	21	16,864

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,068,989	3,008,080	813,363	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	202,253	-102,647	7,480	
TOTAL LOSSES	5,271,242	2,905,433	820,843	
EXPECTED LOSSES	5,056,739	2,824,610	695,818	
CREDIBILITY	.20	.50	.77	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.765	.422	.119	1.306
INDICATED (POST-TEST)	.641	.354	.100	1.095
PRES. ON RATE LEVEL	.646	.361	.089	1.096
DERIVED BY FORMULA	.645	.358	.097	1.100
UNDERLYING PRES. RATE	.734	.410	.101	1.245
PROPOSED	.643	.357	.096	1.096

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.194
IND. RATES				1.19	MINIMUM PREMIUM	
MAN. RATES	1.62	1.40	1.34	+ 1.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	171,718	4,073,194	2.372			6	9	113	128
2001	169,660	3,252,427	1.917			4	12	141	157
2002	182,461	5,012,608	2.747			7	28	172	207
2003	163,857	3,111,279	1.898			3	12	95	110
2004	138,358	1,141,060	.824				1	63	64
TOTAL	826,054	16,590,568	2.008			20	62	584	666
O.D.		84,097	.010					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			807,578	199,088	1,165,187			391,607	270,072	861,665	377,997
2001			594,422	241,690	825,969			150,766	168,777	866,661	404,142
2002			1,051,497	653,983	959,820			398,777	395,139	1,089,065	464,327
2003			670,958	290,578	476,092			275,132	237,134	625,746	535,639
2004				21,833	335,569				8,102	551,547	224,009
TOTAL			3,124,455	1,407,172	3,762,637			1,216,282	1,079,224	3,994,684	2,006,114
O.D.					39,477					36,449	8,171

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			991,704	223,377	1,167,513			954,737	378,913	1,223,563	399,921
2001	153	33,701	829,232	249,019	802,944	77	13,206	471,408	230,651	1,178,329	437,282
2002	348	114,212	1,829,164	607,905	956,090	729	91,032	1,432,590	499,720	1,361,038	486,150
2003	238	98,277	1,262,354	259,484	443,506	443	94,298	1,009,487	254,522	699,371	564,564
2004	284	41,475	488,352	84,871	266,595	361	51,305	431,619	85,684	481,053	233,417
TOTAL	1,023	287,665	5,400,806	1,424,656	3,636,648	1,610	249,841	4,299,841	1,449,490	4,943,354	2,121,334
O.D.	34	4,490	52,791	8,569	31,123	24	3,292	27,696	5,366	31,726	8,568

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,329,113	11,530,932	2,129,902	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	441,727	-354,936	22,347	
TOTAL LOSSES	10,770,840	11,175,996	2,152,249	
EXPECTED LOSSES	11,267,376	10,540,449	2,056,874	
CREDIBILITY	.22	.56	.86	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.304	1.353	.261	2.918
INDICATED (POST-TEST)	1.093	1.134	.219	2.446
PRES. ON RATE LEVEL	1.201	1.124	.219	2.544
DERIVED BY FORMULA	1.177	1.130	.219	2.526
UNDERLYING PRES. RATE	1.364	1.276	.249	2.889
PROPOSED	1.177	1.130	.219	2.526

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.753
IND. RATES				2.75	MINIMUM PREMIUM	
MAN. RATES	3.21	3.05	3.11	+ 2.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	316,709	1,688,131	.533			3	5	54	62
2001	283,743	715,581	.252			2	5	13	20
2002	291,240	1,046,419	.359			1	10	32	43
2003	262,393	1,429,747	.544			3	10	20	33
2004	239,307	744,302	.311				3	23	26
TOTAL	1,393,392	5,624,180	.404			9	33	142	184
O.D.		112							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			446,085	167,299	282,882			118,523	168,842	348,757	155,743
2001			316,034	59,418	41,013			77,183	52,523	38,791	130,619
2002			145,004	97,344	105,800			32,527	374,527	146,661	144,556
2003			433,240	212,773	100,290			91,388	156,314	217,456	218,286
2004				39,607	197,968				38,174	334,044	134,509
TOTAL			1,340,363	576,441	727,953			319,621	790,380	1,085,709	783,713
O.D.											112

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			547,793	187,709	283,446			288,959	236,885	495,233	164,776
2001	82	15,115	390,731	59,660	41,754	41	6,208	202,860	67,675	54,222	141,330
2002	44	15,461	248,803	88,595	106,492	154	20,176	339,637	414,086	196,881	151,350
2003	160	62,407	805,454	166,990	109,372	220	44,991	479,520	146,927	249,315	230,073
2004	177	28,617	336,604	64,828	159,792	262	37,153	312,849	70,358	295,319	140,158
TOTAL	463	121,600	2,329,385	567,782	700,856	677	108,528	1,623,825	935,931	1,290,970	827,687
O.D.											117

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,184,478	3,495,539	827,804			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	202,148	-122,899	8,471			
TOTAL LOSSES	4,386,626	3,372,640	836,275			
EXPECTED LOSSES	5,127,682	3,539,216	780,299			
CREDIBILITY	.32	.80	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.315	.242	.060	.617		
INDICATED (POST-TEST)	.264	.203	.050	.517		
PRES. ON RATE LEVEL	.324	.224	.049	.597		
DERIVED BY FORMULA	.305	.207	.050	.562		
UNDERLYING PRES. RATE	.368	.254	.056	.678		
PROPOSED	.305	.207	.050	.562		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	.612
IND. RATES				.61	MINIMUM PREMIUM	
MAN. RATES	.78	.73	.73	+ .61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	156,479	6,438,569	4.114			15	8	168	191
2001	144,963	5,192,607	3.582		1	8	9	122	140
2002	149,048	957,286	.642			3	2	19	24
2003	163,888	5,654,816	3.450	1	1	5	14	95	116
2004	169,934	2,182,962	1.284			1	3	100	104
TOTAL	784,312	20,426,240	2.604	1	2	32	36	504	575
O.D.		176							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			3,150,749	242,117	843,077			1,238,263	100,675	668,894	194,794
2001		298,367	1,374,989	264,620	930,893		508,704	624,048	319,808	720,018	151,160
2002			391,372	23,893	198,338			90,471	9,647	152,326	91,239
2003	314,926	610,948	546,509	446,409	934,442	965,121	499,867	234,159	211,922	755,364	135,149
2004			193,315	141,922	669,835			109,867	45,205	880,001	142,817
TOTAL	314,926	909,315	5,656,934	1,118,961	3,576,585	965,121	1,008,571	2,296,808	687,257	3,176,603	715,159
O.D.											176

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			3,701,575	271,655	844,763			2,803,228	141,247	949,830	206,092
2001	503	301,019	1,766,334	278,553	908,313	7,394	634,941	1,621,175	429,081	987,651	163,555
2002	115	32,245	532,469	35,580	196,460	136	16,611	253,955	22,125	189,115	95,527
2003	182,682	352,936	1,758,349	409,243	851,601	609,503	471,172	1,141,370	252,086	839,078	142,447
2004	641	120,129	1,368,794	234,734	548,803	849	119,935	949,993	166,359	778,325	148,815
TOTAL	183,941	806,329	9,127,521	1,229,765	3,349,940	617,882	1,242,659	6,769,721	1,010,898	3,743,999	756,436
O.D.											186

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,748,053	9,334,602	756,622			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	494,142	-276,223	8,493			
TOTAL LOSSES	19,242,195	9,058,379	765,115			
EXPECTED LOSSES	11,984,288	9,301,940	713,724			
CREDIBILITY	.21	.54	.83			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.453	1.155	.098	3.706		
INDICATED (POST-TEST)	2.056	.968	.082	3.106		
PRES. ON RATE LEVEL	1.346	1.045	.079	2.470		
DERIVED BY FORMULA	1.495	1.003	.081	2.579		
UNDERLYING PRES. RATE	1.528	1.186	.091	2.805		
PROPOSED	1.495	1.003	.081	2.579		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.811
IND. RATES				2.81	MINIMUM PREMIUM	
MAN. RATES	3.35	2.99	3.02	+ 2.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	59,569	665,390	1.117			1		19	20
2001	61,652	282,593	.458				1	9	10
2002	59,151	453,858	.767			1		13	14
2003	62,079	849,557	1.368			1	1	25	27
2004	70,634	412,534	.584					2	15
TOTAL	313,085	2,663,932	.851			3	4	81	88
O.D.		3,582	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			164,957		107,708			231,057		101,009	60,659
2001				47,401	68,062				19,649	79,028	68,453
2002			103,645		102,748			13,168		145,386	88,911
2003			119,499	6,672	234,522			78,498	21,820	259,431	129,115
2004				53,481	79,837				48,388	143,853	86,975
TOTAL			388,101	107,554	592,877			322,723	89,857	728,707	434,113
O.D.				1,824					1,758		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			192,141		107,924			534,325		143,434	64,177
2001		813	15,236	46,483	66,233		160	10,874	26,028	107,421	74,066
2002	31	9,295	151,030	6,431	100,177	33	4,001	64,935	7,765	178,537	93,090
2003	57	23,899	300,787	31,606	207,312	152	30,676	321,489	46,315	284,075	136,087
2004	83	17,311	203,816	46,845	67,945	150	21,831	184,115	48,020	130,995	90,628
TOTAL	171	51,318	863,010	131,365	549,591	335	56,668	1,115,738	128,128	844,462	458,048
O.D.				2,047					2,466		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,087,240	1,658,059	458,048	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	101,939	-44,151	4,710	
TOTAL LOSSES	2,189,179	1,613,908	462,758	
EXPECTED LOSSES	2,432,670	1,537,247	391,357	
CREDIBILITY	.12	.30	.45	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.699	.515	.148	1.362
INDICATED (POST-TEST)	.586	.432	.124	1.142
PRES. ON RATE LEVEL	.684	.433	.110	1.227
DERIVED BY FORMULA	.672	.433	.116	1.221
UNDERLYING PRES. RATE	.777	.491	.125	1.393
PROPOSED	.672	.433	.116	1.221

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.330
IND. RATES				1.33	MINIMUM PREMIUM	
MAN. RATES	1.74	1.52	1.50	+ 1.33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	55,849	801,445	1.435			2	3	20	25
2001	54,763	873,620	1.595			1		31	32
2002	44,432	678,357	1.526				5	27	32
2003	39,592	982,149	2.480			2	3	15	20
2004	37,165	592,445	1.594				2	14	16
TOTAL	231,801	3,928,016	1.695			5	13	107	125
O.D.		233,904	.100			1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			274,912	104,367	73,947			48,854	102,804	82,138	114,423
2001			238,944		283,887			37,194		179,751	133,844
2002				92,050	128,049				72,100	219,670	166,488
2003			292,221	224,088	78,144			88,993	119,679	125,727	53,297
2004				65,523	84,064				219,947	139,985	82,926
TOTAL			806,077	486,028	648,091			175,041	514,530	747,271	550,978
O.D.			179,052		4,560			41,086		8,580	626

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			337,592	117,100	74,096			119,106	144,234	116,637	121,060
2001	62	12,366	310,640	6,352	275,228	18	3,046	103,037	4,490	243,734	144,819
2002	6	5,492	78,222	82,770	125,943	30	5,407	95,466	88,851	272,478	174,313
2003	126	48,698	633,153	167,284	87,431	190	37,919	390,138	110,395	147,679	56,175
2004	90	19,663	231,308	54,402	72,412	371	52,674	446,373	142,625	148,122	86,409
TOTAL	284	86,219	1,590,915	427,908	635,110	609	99,046	1,154,120	490,595	928,650	582,776
O.D.	51	8,636	218,995	2,197	4,448	27	3,942	105,771	2,142	7,801	677

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,268,615	2,498,851	583,453			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	120,659	-92,996	5,192			
TOTAL LOSSES	3,389,274	2,405,855	588,645			
EXPECTED LOSSES	3,025,003	2,549,811	496,054			
CREDIBILITY	.10	.24	.37			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.462	1.038	.254	2.754		
INDICATED (POST-TEST)	1.225	.870	.213	2.308		
PRES. ON RATE LEVEL	1.149	.969	.189	2.307		
DERIVED BY FORMULA	1.157	.945	.198	2.300		
UNDERLYING PRES. RATE	1.305	1.100	.214	2.619		
PROPOSED	1.160	.948	.199	2.307		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.514
IND. RATES				2.51	MINIMUM PREMIUM	
MAN. RATES	3.23	2.91	2.82	+ 2.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	78,989	490,104	.620			1	2	21	24	
2001	69,983	779,389	1.113			2	2	16	20	
2002	68,433	1,266,067	1.850			3	2	21	26	
2003	54,346	580,914	1.068			2	2	17	21	
2004	72,683	388,747	.534				1	11	12	
TOTAL	344,434	3,505,221	1.018			8	9	86	103	
O.D.		28,683	.008					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			110,430	5,292	137,837			23,798	3,881	109,773	99,093
2001			292,441	11,386	96,380			145,225	21,027	112,921	100,009
2002			537,856	22,718	179,866			202,973	30,064	184,705	107,885
2003			189,160	85,288	57,187			100,158	46,548	60,514	42,059
2004			59,540	137,323					35,000	126,443	30,441
TOTAL			1,129,887	184,224	608,593			472,154	136,520	594,356	379,487
O.D.					21,890					6,602	191

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			135,608	5,938	138,111			58,020	5,445	155,879	104,840
2001	76	13,892	358,858	14,479	94,571	75	11,407	364,532	31,542	154,525	108,210
2002	152	42,177	702,663	36,206	180,472	311	35,485	538,142	51,017	232,089	112,956
2003	70	27,333	352,392	69,152	58,991	159	31,903	302,936	49,273	72,396	44,330
2004	132	24,781	291,688	62,660	113,847	125	17,798	150,190	38,032	114,252	31,720
TOTAL	430	108,183	1,841,209	188,435	585,992	670	96,593	1,413,820	175,309	729,141	402,056
O.D.		61	1,074	192	21,513					9,375	201

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	3,462,040	1,709,957	402,257		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	95,401	-49,884	4,392		
TOTAL LOSSES	3,557,441	1,660,073	406,649		
EXPECTED LOSSES	2,321,484	1,518,954	382,322		
CREDIBILITY	.12	.31	.48		
PURE PREMIUMS					
INDICATED (PRE-TEST)	1.033	.482	.118	1.633	
INDICATED (POST-TEST)	.866	.404	.099	1.369	
PRES. ON RATE LEVEL	.594	.388	.098	1.080	
DERIVED BY FORMULA	.627	.393	.098	1.118	
UNDERLYING PRES. RATE	.674	.441	.111	1.226	
PROPOSED	.627	.393	.098	1.118	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				1.22	MINIMUM PREMIUM
MAN. RATES	1.30	1.23	1.32	+ 1.22	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES									
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL				
2000	200,132	3,915,381	1.956										
2001	186,811	2,330,472	1.247										
2002	182,309	1,176,551	.645										
2003	240,539	1,349,659	.561										
2004	146,818	1,132,793	.771										
TOTAL	956,609	9,904,856	1.035										
O.D.		13,245	.001										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		433,765	1,214,556	7,247	251,748		520,840	639,540	12,998	388,388	446,299
2001	97,882		642,512	163,213	339,434			255,380	93,975	333,357	404,719
2002			305,919	65,384	226,944			134,020	850	262,131	181,303
2003			233,238	206,676	217,297			46,100	191,536	287,777	167,035
2004			47,058	284,770					139,437	509,340	152,188
TOTAL	97,882	433,765	2,396,225	489,578	1,320,193		520,840	1,075,040	438,796	1,780,993	1,351,544
O.D.											13,245

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		337,181	1,436,423	8,131	252,251		389,285	1,500,614	18,236	551,514	472,184
2001	128,640	32,504	826,250	166,144	332,566	132	20,429	665,653	129,023	455,418	437,906
2002	93	28,122	457,711	70,124	224,147	211	24,625	376,507	20,016	324,282	189,824
2003	121	48,891	633,153	167,138	206,195	180	39,006	451,197	176,638	325,995	176,055
2004	248	39,638	466,209	87,766	228,916	501	71,401	602,596	152,336	460,018	158,580
TOTAL	129,102	486,336	3,819,746	499,303	1,244,075	1,024	544,746	3,596,567	496,249	2,117,227	1,434,549
O.D.											14,169

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	8,577,521	4,356,854	1,448,718		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	371,075	-178,119	16,321		
TOTAL LOSSES	8,948,596	4,178,735	1,465,039		
EXPECTED LOSSES	9,527,826	5,309,180	1,511,442		
CREDIBILITY	.25	.62	.95		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.935	.437	.153	1.525	
INDICATED (POST-TEST)	.784	.366	.128	1.278	
PRES. ON RATE LEVEL	.877	.489	.139	1.505	
DERIVED BY FORMULA	.854	.413	.129	1.396	
UNDERLYING PRES. RATE	.996	.555	.158	1.709	
PROPOSED	.854	.413	.129	1.396	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				1.52	MINIMUM PREMIUM
MAN. RATES	2.33	1.85	1.84	+ 1.52	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	115,840	1,372,194	1.184			2	2	56	60	
2001	108,764	3,039,273	2.794			8	8	48	64	
2002	83,307	590,246	.708			1	2	33	36	
2003	67,958	1,373,756	2.021			4	2	23	29	
2004	61,642	436,625	.708				3	13	16	
TOTAL	437,511	6,812,094	1.557			15	17	173	205	
O.D.		103								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			300,440	29,583	326,448			150,282	10,324	289,249	265,868
2001			1,898,030	224,800	223,907			206,485	48,268	286,690	151,093
2002			90,587	57,880	144,359			5,500	47,629	127,385	116,906
2003			674,744	53,845	199,032			164,648	32,288	139,212	109,987
2004				105,365	97,512				75,688	94,189	63,871
TOTAL			2,963,801	471,473	991,258			526,915	214,197	936,725	707,725
O.D.											103

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			368,940	33,192	327,096			366,387	14,485	410,735	281,288
2001	494	89,405	2,319,815	231,595	227,675	107	16,415	532,320	70,252	390,901	163,483
2002	30	11,065	174,426	56,472	141,764	21	4,195	71,827	58,076	158,378	122,401
2003	210	78,474	995,393	79,544	192,089	250	49,645	467,726	50,567	158,553	115,926
2004	112	27,337	321,606	79,311	86,759	158	22,266	188,567	55,841	91,028	66,554
TOTAL	846	206,281	4,180,180	480,114	975,383	536	92,521	1,626,827	249,221	1,209,595	749,652
O.D.											109

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,107,191	2,914,313	749,761			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	172,571	-131,317	6,050			
TOTAL LOSSES	6,279,762	2,782,996	755,811			
EXPECTED LOSSES	4,392,611	3,329,458	608,141			
CREDIBILITY	.15	.37	.57			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.435	.636	.173	2.244		
INDICATED (POST-TEST)	1.203	.533	.145	1.881		
PRES. ON RATE LEVEL	.884	.670	.123	1.677		
DERIVED BY FORMULA	.932	.619	.136	1.687		
UNDERLYING PRES. RATE	1.004	.761	.139	1.904		
PROPOSED	.932	.619	.136	1.687		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.838
IND. RATES				1.84	MINIMUM PREMIUM	
MAN. RATES	2.66	2.16	2.05	+ 1.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	205,499	1,995,288	.970			3	6	71	80
2001	194,162	1,993,720	1.026		1	4	4	41	50
2002	188,543	1,053,909	.558			2	8	31	41
2003	188,664	1,008,652	.534			2	7	34	43
2004	209,210	1,464,618	.700			2	3	48	53
TOTAL	986,078	7,516,187	.762		1	13	28	225	267
O.D.		54,503	.005					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			432,378	80,267	621,253			149,952	34,360	412,125	264,953
2001		90,388	623,489	81,474	350,234		26,327	241,251	71,324	230,507	278,726
2002			242,597	117,412	143,568			90,412	121,240	217,421	121,259
2003			252,130	41,497	153,317			110,864	81,747	176,937	192,160
2004			307,629	87,533	297,624			46,123	50,591	423,143	251,975
TOTAL		90,388	1,858,223	408,183	1,565,996		26,327	638,602	359,262	1,460,133	1,109,073
O.D.					35,000					13,434	6,069

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			530,960	90,059	622,493			365,583	48,206	585,219	280,320
2001	278	212,096	800,135	88,543	342,146	1,070	97,354	620,548	99,026	315,723	301,582
2002	77	23,738	385,406	108,730	144,639	166	21,340	337,250	146,106	273,797	126,958
2003	88	34,971	444,489	51,646	141,685	204	41,674	420,880	87,592	200,846	202,537
2004	343	82,530	899,794	130,479	254,664	431	60,941	488,521	95,290	377,278	262,558
TOTAL	786	353,335	3,060,784	469,457	1,505,627	1,871	221,309	2,232,782	476,220	1,752,863	1,173,955
O.D.					35,070					19,076	6,376

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,870,867	4,258,313	1,180,331			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	374,585	-137,143	13,154			
TOTAL LOSSES	6,245,452	4,121,170	1,193,485			
EXPECTED LOSSES	9,081,778	4,447,212	1,124,129			
CREDIBILITY	.25	.63	.97			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.633	.418	.121	1.172		
INDICATED (POST-TEST)	.530	.350	.101	.981		
PRES. ON RATE LEVEL	.811	.397	.101	1.309		
DERIVED BY FORMULA	.741	.367	.101	1.209		
UNDERLYING PRES. RATE	.921	.451	.114	1.486		
PROPOSED	.741	.367	.101	1.209		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.317
IND. RATES				1.32	MINIMUM PREMIUM	
MAN. RATES	2.15	1.82	1.60	+ 1.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	232,378	1,866,388	.803			5	7	57	69
2001	214,685	2,309,686	1.075			4	6	53	63
2002	192,503	1,053,749	.547				4	26	31
2003	213,675	2,629,526	1.230	1		2	1	23	27
2004	196,958	781,192	.396				1	32	33
TOTAL	1,050,199	8,640,541	.823	2		11	19	191	223
O.D.		140,002	.013				1	7	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			672,355	175,142	248,930			111,974	94,134	266,901	296,952
2001			674,151	181,137	433,432			218,728	118,830	436,816	246,592
2002	133,418			166,498	317,271				81,871	230,121	124,570
2003	621,241		240,983	70,200	187,002			957,304	207,175	201,005	144,616
2004				59,334	164,073				15,000	332,759	210,026
TOTAL	754,659		1,587,489	652,311	1,350,708			1,288,006	517,010	1,467,602	1,022,756
O.D.				14,985	28,629				24,500	58,759	13,129

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			825,652	196,510	249,428			272,992	132,071	379,000	314,175
2001	176	34,620	876,006	185,074	423,667	111	17,811	591,139	161,239	595,741	266,813
2002	173,571	11,579	163,830	153,624	310,244	33	5,899	103,889	99,939	285,726	130,425
2003	726,544	31,188	398,809	71,130	170,735	485	95,474	931,582	199,222	242,153	152,425
2004	152	27,809	327,088	68,354	134,918	229	32,817	276,037	57,315	291,448	218,847
TOTAL	900,443	105,196	2,591,385	674,692	1,288,992	858	152,001	2,175,639	649,786	1,794,068	1,082,685
O.D.	11	3,409	40,277	10,399	28,005	47	6,772	57,705	17,447	71,942	13,713

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,033,743	4,535,331	1,096,398	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	338,676	-142,844	11,904	
TOTAL LOSSES	6,372,419	4,392,487	1,108,302	
EXPECTED LOSSES	8,359,585	4,337,322	1,060,702	
CREDIBILITY	.26	.66	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.607	.418	.106	1.131
INDICATED (POST-TEST)	.509	.350	.089	.948
PRES. ON RATE LEVEL	.701	.364	.089	1.154
DERIVED BY FORMULA	.651	.355	.089	1.095
UNDERLYING PRES. RATE	.796	.413	.101	1.310
PROPOSED	.651	.355	.089	1.095

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.193
IND. RATES				1.19	MINIMUM PREMIUM	
MAN. RATES	1.68	1.47	1.41	+ 1.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	37,840	665,843	1.759			1			14	15
2001	41,461	642,218	1.548			1			22	23
2002	40,254	676,357	1.680					4	21	25
2003	41,307	673,114	1.629					1	23	24
2004	43,055	565,761	1.314					1	23	24
TOTAL	203,917	3,223,293	1.581			2		6	103	111

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			124,726		252,647			26,582		164,981	96,907
2001			106,020		201,398			12,500		173,573	148,727
2002				176,386	182,431				130,063	101,115	86,362
2003				23,744	302,366				4,132	282,662	60,210
2004				9	283,984				2,771	193,152	85,845
TOTAL			230,746	200,139	1,222,826			39,082	136,966	915,483	478,051

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			153,164		253,154			64,807		234,274	102,528
2001	27	5,890	144,882	4,083	194,952	8	1,133	42,931	3,842	235,173	160,923
2002	19	9,300	133,481	155,716	180,762	39	5,877	103,166	145,743	129,653	90,421
2003	37	17,279	217,898	45,276	264,534	41	9,777	138,356	28,462	304,844	63,461
2004	240	32,284	379,768	61,632	223,885	121	17,961	151,054	29,965	168,470	89,450
TOTAL	323	64,753	1,029,193	266,707	1,117,287	209	34,748	500,314	208,012	1,072,414	506,783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,629,540	2,664,420	506,783	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	57,105	-44,706	5,259	
TOTAL LOSSES	1,686,645	2,619,714	512,042	
EXPECTED LOSSES	1,380,518	1,525,298	446,578	
CREDIBILITY	.09	.22	.34	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.827	1.285	.251	2.363
INDICATED (POST-TEST)	.693	1.077	.210	1.980
PRES. ON RATE LEVEL	.596	.659	.193	1.448
DERIVED BY FORMULA	.605	.751	.199	1.555
UNDERLYING PRES. RATE	.677	.748	.219	1.644
PROPOSED	.605	.751	.199	1.555

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.694
IND. RATES				1.69	MINIMUM PREMIUM	
MAN. RATES	1.57	1.61	1.77	+ 1.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,928	18,400	.954						3	3
2001	1,099	8,468	.770						1	1
2002	1,696	307	.018							
2003	2,290	20,268	.885						1	1
2004	2,035	5,498	.270						1	1
TOTAL	9,048	52,941	.585						6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					4,418					4,868	9,114
2001					3,542					3,009	1,917
2002											307
2003					6,089					13,886	293
2004					421					1,885	3,192
TOTAL					14,470					23,648	14,823

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					4,426					6,912	9,643
2001		18	331	59	3,420		3	221	63	4,075	2,074
2002											321
2003	1	311	3,894	591	5,300	3	466	6,569	1,241	14,961	309
2004		48	562	92	332	2	173	1,431	276	1,640	3,326
TOTAL	1	377	4,787	742	13,478	5	642	8,221	1,580	27,588	15,673

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,033	43,388	15,673	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,885	-4,293	184	
TOTAL LOSSES	20,918	39,095	15,857	
EXPECTED LOSSES	171,369	146,487	14,929	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.231	.432	.175	.838
INDICATED (POST-TEST)	.194	.362	.147	.703
PRES. ON RATE LEVEL	1.668	1.426	.145	3.239
DERIVED BY FORMULA	1.653	1.394	.145	3.192
UNDERLYING PRES. RATE	1.894	1.619	.165	3.678
PROPOSED	1.653	1.394	.145	3.192

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.479
IND. RATES				3.48	MINIMUM PREMIUM	
MAN. RATES	4.12	3.68	3.96	+ 3.48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	8,666	109,874	1.267						10	10
2001	9,847	279,817	2.841					2	7	9
2002	7,168	351,194	4.899			1		1	9	11
2003	10,161	178,224	1.754					1	4	5
2004	12,834	76,889	.599						9	9
TOTAL	48,676	995,998	2.046			1		4	39	44
O.D.		293								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					52,324					40,232	17,318
2001				120,010	66,555				31,349	49,936	11,967
2002			109,694	59,787	44,122			34,508	48,301	42,500	12,282
2003				70,338	27,390				16,311	18,304	45,881
2004					40,560					22,735	13,594
TOTAL			109,694	250,135	230,951			34,508	95,961	173,707	101,042
O.D.											293

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					52,430					57,129	18,322
2001		1,495	28,692	115,914	65,572		176	11,760	39,958	68,263	12,948
2002	34	10,574	172,107	53,808	45,587	68	7,696	120,482	55,965	54,947	12,859
2003	17	6,696	90,120	49,486	27,783	8	2,107	26,751	14,167	20,929	48,359
2004	33	4,613	54,235	8,801	31,976	15	2,044	17,274	3,346	19,790	14,165
TOTAL	84	23,378	345,154	228,009	223,348	91	12,023	176,267	113,436	221,058	106,653
O.D.											309

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	556,997	785,851	106,962	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	36,597	-21,665	1,697	
TOTAL LOSSES	593,594	764,186	108,659	
EXPECTED LOSSES	827,005	862,539	132,399	
CREDIBILITY	.03	.09	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.219	1.570	.223	3.012
INDICATED (POST-TEST)	1.022	1.316	.187	2.525
PRES. ON RATE LEVEL	1.495	1.561	.240	3.296
DERIVED BY FORMULA	1.481	1.539	.233	3.253
UNDERLYING PRES. RATE	1.699	1.772	.272	3.743
PROPOSED	1.481	1.539	.233	3.253

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.545
IND. RATES				3.55	MINIMUM PREMIUM	
MAN. RATES	4.27	3.71	4.03	+ 3.55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	4,821	243,832	5.057				2	6	8	
2001	3,370	44,820	1.329				1	3	4	
2002	3,009	623,259	20.713			1	1	2	4	
2003	2,788	499,082	17.901			1	2	7	10	
2004	2,450	2,630	.107							
TOTAL	16,438	1,413,623	8.600				2	6	18	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				105,174	35,149				72,259	16,479	14,771
2001				6,769	13,914				6,329	4,524	13,284
2002			146,058	13,018	301			448,657		4,102	11,123
2003			120,150	32,274	21,594			239,154	33,920	37,777	14,213
2004											2,630
TOTAL			266,208	157,235	70,958			687,811	112,508	62,882	56,021

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				118,005	35,218				101,379	23,399	15,628
2001		138	2,568	6,709	13,508		30	1,967	7,953	6,255	14,373
2002	22	6,002	100,997	12,212	1,656	352	38,245	570,040	11,416	10,176	11,646
2003	36	14,119	181,075	27,593	23,215	318	60,955	547,720	47,348	51,508	14,981
2004											2,740
TOTAL	58	20,259	284,640	164,519	73,597	670	99,230	1,119,727	168,096	91,338	59,368

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,524,584	497,550	59,368	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	15,792	-16,107	505	
TOTAL LOSSES	1,540,376	481,443	59,873	
EXPECTED LOSSES	408,649	398,128	49,808	
CREDIBILITY	.02	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.371	2.929	.364	12.664
INDICATED (POST-TEST)	7.853	2.455	.305	10.613
PRES. ON RATE LEVEL	2.189	2.133	.267	4.589
DERIVED BY FORMULA	2.302	2.146	.269	4.717
UNDERLYING PRES. RATE	2.486	2.422	.303	5.211
PROPOSED	2.302	2.146	.269	4.717

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.141
IND. RATES				5.14	MINIMUM PREMIUM	
MAN. RATES	5.81	5.11	5.61	+ 5.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	11,499	380,996	3.313			1			13	14
2001	9,336	146,290	1.566					2	1	3
2002	9,852	205,489	2.085					2	12	14
2003	7,532	9,017	.119						2	2
2004	11,583	91,363	.788						2	4
TOTAL	49,802	833,155	1.673			1		6	30	37

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			125,865		94,892			33,950		83,571	42,718
2001				90,440	2,542					1,714	17,323
2002				91,615	30,638				34,271	41,455	21,272
2003					3,304					3,336	2,377
2004				47,891	4,290				11,330	12,519	15,333
TOTAL			125,865	229,946	135,666			33,950	66,110	142,595	99,023

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			154,562		95,082			82,770		118,674	45,196
2001		872	17,174	86,560	3,444		142	8,975	42,597	3,013	18,743
2002	6	3,601	52,608	77,956	32,183	6	1,280	22,224	24,234	51,721	22,272
2003		169	2,113	321	2,876		108	1,583	300	3,595	2,505
2004	20	7,869	92,643	27,360	7,871	22	3,199	27,031	8,128	12,250	15,977
TOTAL	26	12,511	319,100	192,197	141,456	28	4,729	142,583	75,259	189,253	104,693

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	478,977	598,165	104,693	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	12,866	-12,425	901	
TOTAL LOSSES	491,843	585,740	105,594	
EXPECTED LOSSES	309,271	391,941	75,699	
CREDIBILITY	.03	.09	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.988	1.176	.212	2.376
INDICATED (POST-TEST)	.828	.985	.178	1.991
PRES. ON RATE LEVEL	.547	.693	.134	1.374
DERIVED BY FORMULA	.555	.719	.140	1.414
UNDERLYING PRES. RATE	.621	.787	.152	1.560
PROPOSED	.555	.719	.140	1.414

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				1.54	MINIMUM PREMIUM
MAN. RATES	2.00	1.64	1.68	+ 1.54	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	3,116	36,513	1.171				1	2	3
2001	973	35,988	3.698					1	1
2002	1,232	991	.080						
2003	959								
2004	1,290	2,649	.205					1	1
TOTAL	7,570	76,141	1.006				1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				4,733	17,622				1,129	8,303	4,726
2001					24,176					11,812	
2002											991
2004					841					288	1,520
TOTAL				4,733	42,639				1,129	20,403	7,237

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				5,310	17,658				1,584	11,790	5,000
2001		131	2,259	404	23,342		14	867	243	15,996	
2002											1,038
2004	1	96	1,125	181	662		24	218	44	251	1,584
TOTAL	1	227	3,384	5,895	41,662		38	1,085	1,871	28,037	7,622

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,735	77,465	7,622	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,242	-7,121	69	
TOTAL LOSSES	8,977	70,344	7,691	
EXPECTED LOSSES	113,021	150,871	6,813	
CREDIBILITY	.01	.02	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.119	.929	.102	1.150
INDICATED (POST-TEST)	.100	.779	.085	.964
PRES. ON RATE LEVEL	1.315	1.755	.079	3.149
DERIVED BY FORMULA	1.303	1.735	.079	3.117
UNDERLYING PRES. RATE	1.493	1.993	.090	3.576
PROPOSED	1.303	1.735	.079	3.117

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.397
IND. RATES				3.40	MINIMUM PREMIUM	
MAN. RATES	4.07	3.58	3.85	+ 3.40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	83,179	2,222,067	2.671		1	2	2	43	48
2001	55,793	1,574,937	2.822			2	13	38	53
2002	65,624	1,560,483	2.377			2	7	39	48
2003	68,483	1,526,480	2.228			2	8	37	47
2004	73,344	877,042	1.195				4	25	29
TOTAL	346,423	7,761,009	2.240		1	8	34	182	225
O.D.		182,927	.052			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		646,329	449,261	75,704	291,769		120,633	100,527	75,740	292,347	169,757
2001			227,797	382,188	294,219			78,775	162,397	283,867	145,694
2002			279,962	199,090	393,794			113,087	68,879	391,031	114,640
2003			241,434	286,648	242,803			54,531	216,058	274,365	210,641
2004				72,872	243,799				42,315	351,924	166,132
TOTAL		646,329	1,198,454	1,016,502	1,466,384		120,633	346,920	565,389	1,593,534	806,864
O.D.			171,734					10,585			608

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		615,932	551,693	84,940	292,352		110,534	245,085	106,263	415,132	179,603
2001	59	15,539	369,917	372,057	289,337	41	7,014	253,079	209,203	388,358	157,641
2002	99	33,905	535,237	189,033	388,341	205	25,410	399,097	99,030	484,862	120,028
2003	143	57,026	741,866	223,141	233,062	198	42,923	490,819	194,946	313,676	222,016
2004	226	38,930	458,264	93,123	199,039	278	39,504	332,835	75,276	311,395	173,110
TOTAL	527	761,332	2,656,977	962,294	1,402,131	722	225,385	1,720,915	684,718	1,913,423	852,398
O.D.			210,889					25,806			642

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	5,602,553	4,962,566	853,040		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	213,587	-160,013	10,376		
TOTAL LOSSES	5,816,140	4,802,553	863,416		
EXPECTED LOSSES	5,296,808	4,884,563	886,842		
CREDIBILITY	.12	.32	.48		
PURE PREMIUMS					
INDICATED (PRE-TEST)	1.679	1.386	.249	3.314	
INDICATED (POST-TEST)	1.407	1.161	.209	2.777	
PRES. ON RATE LEVEL	1.347	1.242	.225	2.814	
DERIVED BY FORMULA	1.354	1.216	.217	2.787	
UNDERLYING PRES. RATE	1.529	1.410	.256	3.195	
PROPOSED	1.354	1.216	.217	2.787	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				3.04	MINIMUM PREMIUM
MAN. RATES	3.73	3.42	3.44	+ 3.04	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	3,181	5,884	.184							
2001	2,365	139,908	5.915			1			3	4
2002	1,919	17,551	.914							
2003	1,503	2,960	.196							
2004	1,650	3,706	.224							
TOTAL	10,618	170,009	1.601			1			3	4
O.D.		129	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											5,884
2001			103,570		4,406			19,047		5,713	7,172
2002											17,551
2003											2,960
2004											3,706
TOTAL			103,570		4,406			19,047		5,713	37,273
O.D.											129

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											6,225
2001	27	4,717	123,559	772	4,748	10	1,474	46,433	526	7,891	7,760
2002											18,376
2003											3,120
2004											3,862
TOTAL	27	4,717	123,559	772	4,748	10	1,474	46,433	526	7,891	39,343
O.D.											135

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	176,220	13,937	39,478	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,880	-7,405	210	
TOTAL LOSSES	184,100	6,532	39,688	
EXPECTED LOSSES	200,681	181,037	20,706	
CREDIBILITY	.01	.03	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.734	.062	.374	2.170
INDICATED (POST-TEST)	1.453	.052	.313	1.818
PRES. ON RATE LEVEL	1.664	1.502	.172	3.338
DERIVED BY FORMULA	1.662	1.459	.179	3.300
UNDERLYING PRES. RATE	1.890	1.705	.195	3.790
PROPOSED	1.662	1.459	.179	3.300

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.597
IND. RATES				3.60	MINIMUM PREMIUM	
MAN. RATES	4.49	4.14	4.08	+ 3.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	204,946	3,442,819	1.679			6	11	87	104
2001	166,745	3,465,495	2.078			8	16	58	82
2002	173,705	2,698,050	1.553			6	11	73	90
2003	187,315	2,129,034	1.136			2	6	76	84
2004	191,887	1,947,979	1.015				13	74	87
TOTAL	924,598	13,683,377	1.480			22	57	368	447
O.D.		195,476	.021			1	1	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			893,696	253,966	465,180			790,781	189,297	520,292	329,607
2001			1,489,230	133,329	273,305			856,172	143,525	244,318	325,616
2002			868,623	313,388	419,361			198,935	204,245	398,127	295,371
2003			302,789	231,547	338,783			90,942	163,813	595,609	405,551
2004				352,433	445,874				261,962	461,579	426,131
TOTAL			3,554,338	1,284,663	1,942,503			1,936,830	962,842	2,219,925	1,782,276
O.D.			107,940	12,925	16,716			17,500	7,750	7,937	24,708

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			986,249	284,950	466,108			1,257,922	265,585	738,817	348,724
2001	338	61,966	1,603,394	140,923	271,540	343	51,772	1,650,082	197,384	339,109	352,317
2002	270	79,716	1,303,155	295,557	423,646	372	43,748	685,055	249,862	501,279	309,253
2003	152	63,628	820,275	198,016	314,976	268	58,092	665,796	186,487	657,273	427,451
2004	479	105,036	1,235,785	291,279	384,562	630	89,342	755,669	213,275	433,052	444,029
TOTAL	1,239	310,346	5,948,858	1,210,725	1,860,832	1,613	242,954	5,014,524	1,112,593	2,669,530	1,881,774
O.D.	30	10,600	134,340	19,154	18,619	23	4,573	40,760	12,679	10,386	26,584

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,709,860	6,914,518	1,908,358	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	404,142	-225,808	21,542	
TOTAL LOSSES	12,114,002	6,688,710	1,929,900	
EXPECTED LOSSES	9,930,182	7,110,158	1,849,196	
CREDIBILITY	.24	.61	.93	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.310	.723	.209	2.242
INDICATED (POST-TEST)	1.098	.606	.175	1.879
PRES. ON RATE LEVEL	.946	.677	.176	1.799
DERIVED BY FORMULA	.982	.634	.175	1.791
UNDERLYING PRES. RATE	1.074	.769	.200	2.043
PROPOSED	.986	.637	.176	1.799

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.960
IND. RATES				1.96	MINIMUM PREMIUM	
MAN. RATES	2.46	2.27	2.20	+ 1.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	47,697	1,383,054	2.899			4	5	21	30
2001	49,595	1,267,066	2.554			3	2	20	25
2002	38,777	191,280	.493					15	15
2003	41,357	442,024	1.068				12	14	26
2004	43,990	209,776	.476					16	16
TOTAL	221,416	3,493,200	1.578			7	19	86	112

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			521,330	132,034	74,564			183,944	105,929	282,103	83,150
2001			774,125	104,557	89,709			132,625	30,339	75,272	60,439
2002					69,854					76,416	45,010
2003				76,912	64,437				157,298	53,675	89,702
2004					70,027					106,851	32,898
TOTAL			1,295,455	313,503	368,591			316,569	293,566	594,317	311,199

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			640,192	148,143	74,712			448,456	148,618	400,588	87,973
2001	200	36,579	948,412	106,744	91,445	68	10,428	333,741	42,063	103,621	65,395
2002	1	1,339	18,218	3,190	67,231		1,004	17,872	3,764	93,688	47,125
2003	16	9,107	120,596	57,462	60,402	72	16,258	199,933	125,648	69,501	94,546
2004	55	7,962	93,643	15,194	55,209	65	9,640	81,194	15,729	93,010	34,280
TOTAL	272	54,987	1,821,061	330,733	348,999	205	37,330	1,081,196	335,822	760,408	329,319

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,995,051	1,775,962	329,319	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	202,380	-92,010	3,644	
TOTAL LOSSES	3,197,431	1,683,952	332,963	
EXPECTED LOSSES	4,873,367	2,867,337	321,055	
CREDIBILITY	.09	.23	.36	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.444	.761	.150	2.355
INDICATED (POST-TEST)	1.210	.638	.126	1.974
PRES. ON RATE LEVEL	1.938	1.141	.128	3.207
DERIVED BY FORMULA	1.872	1.025	.127	3.024
UNDERLYING PRES. RATE	2.201	1.295	.145	3.641
PROPOSED	1.872	1.025	.127	3.024

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.296
IND. RATES				3.30	MINIMUM PREMIUM	
MAN. RATES	4.55	4.12	3.92	+ 3.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,282	2,846	.221						1	1
2001	1,439	7,904	.549						1	1
2002	1,455	16,091	1.105						2	2
2003										
2004										
TOTAL	4,176	26,841	.643						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					1,547					573	726
2001					3,021					1,380	3,503
2002					4,046					3,875	8,170
TOTAL					8,614					5,828	12,399

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					1,550					814	768
2001		15	283	51	2,916			101	28	1,869	3,790
2002		77	1,056	186	3,895		50	907	190	4,751	8,554
TOTAL		92	1,339	237	8,361		50	1,008	218	7,434	13,112

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,489	16,250	13,112	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,604	-4,655	53	
TOTAL LOSSES	8,093	11,595	13,165	
EXPECTED LOSSES	169,838	85,357	8,185	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.194	.278	.315	.787
INDICATED (POST-TEST)	.163	.233	.264	.660
PRES. ON RATE LEVEL	3.582	1.800	.173	5.555
DERIVED BY FORMULA	3.548	1.769	.176	5.493
UNDERLYING PRES. RATE	4.067	2.044	.196	6.307
PROPOSED	3.548	1.769	.176	5.493

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.987
IND. RATES				5.99	MINIMUM PREMIUM	
MAN. RATES	7.28	6.83	6.79	+ 5.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	118,157	4,486,323	3.796			8	15	128	151
2001	130,750	6,853,173	5.241		1	12	12	120	145
2002	137,335	5,331,268	3.881			11	10	119	140
2003	141,891	5,437,980	3.832			7	20	137	164
2004	158,811	5,633,220	3.547			7	21	143	171
TOTAL	686,944	27,741,964	4.038		1	45	78	647	771
O.D.		15,790	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,383,310	438,701	808,215			334,940	283,907	755,441	481,809
2001		352,824	1,730,875	287,715	798,427		1,659,287	436,431	176,586	907,680	503,348
2002			1,500,438	320,626	776,446			1,048,089	199,965	1,134,952	350,752
2003			1,040,409	540,219	846,630			1,328,006	401,498	800,055	481,163
2004			953,753	586,161	1,016,129			535,884	617,062	1,308,016	616,215
TOTAL		352,824	6,608,785	2,173,422	4,245,847		1,659,287	3,683,350	1,679,018	4,906,144	2,433,287
O.D.					383					3,097	12,310

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,698,704	492,224	809,833			816,584	398,321	1,072,726	509,754
2001	514	188,318	2,192,675	300,561	782,343	8,882	751,895	1,188,686	252,327	1,237,783	544,623
2002	425	125,761	2,061,605	327,167	774,393	1,192	135,496	2,078,100	305,602	1,415,577	367,237
2003	429	171,787	2,209,420	475,277	788,835	1,039	208,417	2,085,166	425,901	912,998	507,146
2004	1,231	306,013	3,398,185	594,009	889,728	2,536	358,442	2,788,417	581,520	1,239,811	642,096
TOTAL	2,599	791,879	11,560,589	2,189,238	4,045,132	13,649	1,454,250	8,956,953	1,963,671	5,878,895	2,570,856
O.D.		3	36	6	370		3	226	64	4,195	12,966

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,780,187	14,081,571	2,583,822			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,047,919	-361,681	29,842			
TOTAL LOSSES	23,828,106	13,719,890	2,613,664			
EXPECTED LOSSES	25,011,631	13,319,844	2,438,651			
CREDIBILITY	.20	.50	.76			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.469	1.997	.380	5.846		
INDICATED (POST-TEST)	2.907	1.673	.318	4.898		
PRES. ON RATE LEVEL	3.206	1.708	.313	5.227		
DERIVED BY FORMULA	3.146	1.691	.317	5.154		
UNDERLYING PRES. RATE	3.641	1.939	.355	5.935		
PROPOSED	3.146	1.691	.317	5.154		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.617
IND. RATES				5.62	MINIMUM PREMIUM	
MAN. RATES	7.24	6.63	6.39	+ 5.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	15,873	2,707,877	17,059			4	5	31	40
2001	18,244	1,719,659	9,425			3	10	27	40
2002	21,056	1,903,087	9,038			5	7	35	47
2003	22,375	1,268,433	5,668			2	5	25	32
2004	24,944	363,606	1,457			1		12	13
TOTAL	102,492	7,962,662	7,769			15	27	130	172
O.D.		478							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			939,173	167,976	103,976			1,068,193	92,562	163,287	172,710
2001			521,656	283,419	111,160			351,045	162,987	153,230	136,162
2002			708,626	217,228	112,961			345,870	139,994	170,982	207,426
2003			384,834	181,720	82,376			204,044	113,141	201,806	100,512
2004			101,128		77,209					121,849	63,420
TOTAL			2,655,417	850,343	487,682			1,969,152	508,684	811,154	680,230
O.D.											478

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			928,156	188,469	104,183			1,468,307	129,865	231,868	182,727
2001	118	24,129	610,012	276,080	112,611	151	23,219	754,862	211,774	213,150	147,327
2002	210	59,363	984,619	198,530	123,939	540	61,652	937,605	175,943	223,096	217,175
2003	143	54,526	703,646	142,840	90,919	348	69,291	674,647	121,484	233,464	105,940
2004	85	20,336	215,981	22,528	64,756	78	11,031	92,603	17,940	106,076	66,084
TOTAL	556	158,354	3,442,414	828,447	496,408	1,117	165,193	3,928,024	657,006	1,007,654	719,253
O.D.											502

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,695,658	2,989,515	719,755	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	120,674	-50,061	6,333	
TOTAL LOSSES	7,816,332	2,939,454	726,088	
EXPECTED LOSSES	2,865,676	1,990,395	503,235	
CREDIBILITY	.06	.14	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.626	2.868	.708	11.202
INDICATED (POST-TEST)	6.391	2.403	.593	9.387
PRES. ON RATE LEVEL	2.463	1.710	.432	4.605
DERIVED BY FORMULA	2.699	1.807	.466	4.972
UNDERLYING PRES. RATE	2.796	1.942	.491	5.229
PROPOSED	2.699	1.807	.466	4.972

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.419
IND. RATES				5.42	MINIMUM PREMIUM	
MAN. RATES	5.16	5.18	5.63	+ 5.42	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	67,142	1,983,957	2.954			3	7	28	38
2001	72,929	1,692,499	2.320			3	6	23	32
2002	56,245	1,420,867	2.526			3	2	40	45
2003	51,455	1,014,351	1.971			1	4	41	46
2004	62,804	838,524	1.335				4	47	51
TOTAL	310,575	6,950,198	2.238			10	23	179	212
O.D.		18,673	.006				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			557,837	286,851	166,158			613,918	93,224	154,314	111,655
2001			581,049	329,597	273,804			185,405	79,521	137,194	105,929
2002			529,647	134,531	277,402			95,154	26,380	279,601	78,152
2003			97,000	154,234	204,185			7,000	142,529	328,752	80,651
2004				128,218	262,838				88,332	229,986	129,150
TOTAL			1,765,533	1,033,431	1,184,387			901,477	429,986	1,129,847	505,537
O.D.				16,080					2,105		488

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			511,264	321,847	166,490			992,196	130,793	219,125	118,131
2001	150	30,950	778,190	323,793	270,729	96	14,756	478,485	105,546	188,899	114,615
2002	161	47,157	772,718	133,947	277,533	169	19,632	304,945	46,714	345,999	81,825
2003	75	31,308	406,582	126,044	188,639	111	25,828	329,317	139,479	365,034	85,006
2004	257	49,629	584,152	127,808	219,224	257	36,829	311,295	82,852	210,738	134,574
TOTAL	643	159,044	3,052,906	1,033,439	1,122,615	633	97,045	2,416,238	505,384	1,329,795	534,151
O.D.				18,042					2,953		512

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,726,509	4,012,228	534,663			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	236,350	-138,360	6,681			
TOTAL LOSSES	5,962,859	3,873,868	541,344			
EXPECTED LOSSES	5,655,571	4,282,829	590,094			
CREDIBILITY	.12	.29	.45			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.920	1.247	.174	3.341		
INDICATED (POST-TEST)	1.609	1.045	.146	2.800		
PRES. ON RATE LEVEL	1.604	1.215	.167	2.986		
DERIVED BY FORMULA	1.605	1.166	.158	2.929		
UNDERLYING PRES. RATE	1.821	1.379	.190	3.390		
PROPOSED	1.605	1.166	.158	2.929		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.192
IND. RATES				3.19	MINIMUM PREMIUM	
MAN. RATES	4.04	3.63	3.65	+ 3.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	52,564	2,175,269	4.138	1	1	2	22	51	77	
2001	40,965	687,536	1.678			1	1	22	24	
2002	41,649	603,397	1.448			1	1	25	27	
2003	45,978	482,785	1.050				2	28	30	
2004	43,243	1,571,596	3.634			2	5	42	49	
TOTAL	224,399	5,520,583	2.460	1	1	6	31	168	207	
O.D.		12,070	.005					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	24,253	163,749	349,987	672,268	202,724		215,318	103,908	151,830	216,337	74,895
2001			197,964	21,901	126,876			132,530	25,307	106,839	76,119
2002			113,400	50,731	142,913			40,000	11,173	147,978	97,202
2003				105,714	114,661				51,460	150,708	60,242
2004			297,816	232,675	334,677			104,113	63,924	455,086	83,305
TOTAL	24,253	163,749	959,167	1,083,289	921,851		215,318	380,551	303,694	1,076,948	391,763
O.D.					3,765					6,813	1,492

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	31,602	381,254	429,784	754,283	203,132		482,025	253,328	213,018	307,196	79,239
2001	52	9,864	251,346	24,410	123,681	70	10,437	334,527	36,459	146,273	82,361
2002	39	12,414	197,906	50,818	140,441	68	8,664	135,373	21,230	182,779	101,770
2003	29	13,849	182,437	81,534	105,731	39	9,698	128,425	53,016	166,192	63,495
2004	426	107,993	1,201,784	218,055	297,109	588	83,277	644,994	113,579	410,332	86,804
TOTAL	32,148	525,374	2,263,257	1,129,100	870,094	765	594,101	1,496,647	437,302	1,212,772	413,669
O.D.					3,773					9,674	1,576

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,912,292	3,662,715	415,245	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	315,257	-123,090	5,315	
TOTAL LOSSES	5,227,549	3,539,625	420,560	
EXPECTED LOSSES	7,853,965	3,682,388	468,994	
CREDIBILITY	.09	.24	.36	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.330	1.577	.187	4.094
INDICATED (POST-TEST)	1.953	1.322	.157	3.432
PRES. ON RATE LEVEL	3.083	1.445	.184	4.712
DERIVED BY FORMULA	2.981	1.415	.174	4.570
UNDERLYING PRES. RATE	3.500	1.641	.209	5.350
PROPOSED	2.981	1.415	.174	4.570

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.981
IND. RATES				4.98	MINIMUM PREMIUM	
MAN. RATES	6.62	6.02	5.76	+ 4.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	165,937	3,733,276	2,249			7	12	111	130
2001	185,687	6,138,067	3,305			16	17	89	122
2002	141,082	3,763,078	2,667			8	11	88	107
2003	153,545	2,950,781	1,921			7	16	75	98
2004	134,953	2,762,704	2,047			3	14	38	56
TOTAL	781,204	19,347,906	2,477			1	41	70	401
O.D.		2,087							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,218,996	302,958	583,860			301,280	146,089	822,497	357,596
2001			3,125,099	287,896	598,088			873,339	275,174	643,119	335,352
2002			1,425,794	332,641	579,918			272,960	134,659	691,721	325,385
2003			962,813	308,210	422,390			237,700	151,812	513,717	354,139
2004	451,032		445,859	526,932	322,917	3,520		77,526	217,170	422,544	295,204
TOTAL	451,032		7,178,561	1,758,637	2,507,173	3,520		1,762,805	924,904	3,093,598	1,667,676
O.D.											2,087

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,496,928	339,918	585,027			734,520	204,963	1,167,946	378,337
2001	772	140,692	3,642,539	305,449	594,743	409	63,330	2,046,470	372,032	882,968	362,851
2002	421	122,769	2,022,230	328,306	585,680	473	56,883	885,018	192,418	859,792	340,678
2003	350	136,465	1,747,663	280,991	407,503	446	91,705	939,926	181,809	573,618	373,263
2004	472,841	168,968	1,885,091	386,395	321,130	5,818	100,373	805,971	190,954	398,644	307,603
TOTAL	474,384	568,894	10,794,451	1,641,059	2,494,083	7,146	312,291	5,411,905	1,142,176	3,882,968	1,762,732
O.D.											2,209

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,569,071	9,160,286	1,764,941	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	561,418	-266,058	17,584	
TOTAL LOSSES	18,130,489	8,894,228	1,782,525	
EXPECTED LOSSES	13,780,439	7,968,280	1,617,093	
CREDIBILITY	.21	.54	.83	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.321	1.139	.228	3.688
INDICATED (POST-TEST)	1.945	.954	.191	3.090
PRES. ON RATE LEVEL	1.554	.898	.182	2.634
DERIVED BY FORMULA	1.636	.928	.189	2.753
UNDERLYING PRES. RATE	1.764	1.020	.207	2.991
PROPOSED	1.636	.928	.189	2.753

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.000
IND. RATES				3.00	MINIMUM PREMIUM	
MAN. RATES	3.27	3.08	3.22	+ 3.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	29,269	1,300,126	4.441			1	3	37	41
2001	29,736	1,304,355	4.386			3	1	24	28
2002	29,463	809,700	2.748			3	1	18	22
2003	29,547	1,163,021	3.936			1	4	26	31
2004	45,162	1,079,286	2.389				2	43	45
TOTAL	163,177	5,656,488	3.466			8	11	148	167
O.D.		25,934	.015					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			185,926	137,603	316,734			288,451	65,470	204,445	101,497
2001			562,231	17,823	86,445			307,916	4,631	178,395	146,914
2002			440,561	8,687	77,133			84,190	1,010	71,965	126,154
2003			99,945	103,064	190,721			239,235	142,807	246,022	141,227
2004				75,703	378,708				39,484	405,884	179,507
TOTAL			1,288,663	342,880	1,049,741			919,792	253,402	1,106,711	695,299
O.D.					5,116					9,238	11,580

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			178,050	154,391	317,367			548,416	91,855	290,314	107,384
2001	134	24,216	629,873	22,004	86,133	130	19,479	617,979	14,766	243,713	158,961
2002	123	32,871	552,414	18,156	79,973	124	14,259	215,117	8,528	90,070	132,083
2003	64	26,671	343,798	90,630	174,029	404	79,961	784,997	150,289	284,255	148,853
2004	347	54,705	643,804	123,958	305,659	305	43,867	369,437	81,656	358,027	187,046
TOTAL	668	138,463	2,347,939	409,139	963,161	963	157,566	2,535,946	347,094	1,266,379	734,327
O.D.		265	3,271	499	4,452	1	310	4,373	827	9,955	12,158

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	5,189,765	3,001,506	746,485		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	192,209	-93,761	10,932		
TOTAL LOSSES	5,381,974	2,907,745	757,417		
EXPECTED LOSSES	4,391,093	3,740,016	840,360		
CREDIBILITY	.08	.19	.29		
PURE PREMIUMS					
INDICATED (PRE-TEST)	3.298	1.782	.464	5.544	
INDICATED (POST-TEST)	2.764	1.493	.389	4.646	
PRES. ON RATE LEVEL	2.370	2.019	.453	4.842	
DERIVED BY FORMULA	2.402	1.919	.434	4.755	
UNDERLYING PRES. RATE	2.691	2.292	.515	5.498	
PROPOSED	2.402	1.919	.434	4.755	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				5.18	MINIMUM PREMIUM
MAN. RATES	6.43	5.89	5.92	+ 5.18	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	81,289	3,848,891	4.734			6	12	165	183
2001	62,628	3,891,835	6.214		2	5	17	175	199
2002	55,548	4,447,227	8.006		1	10	15	154	180
2003	59,703	3,970,195	6.649			5	25	125	155
2004	75,779	6,044,452	7.976			5	33	234	272
TOTAL	334,947	22,202,600	6.629		3	31	102	853	989
O.D.		1,930							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,140,006	443,897	659,334			525,352	231,110	478,033	371,159
2001		456,253	601,355	670,716	693,243		37,500	155,007	214,677	630,019	433,065
2002		354,994	1,202,282	534,283	536,833		40,000	472,658	212,008	679,521	414,648
2003			548,886	830,655	815,656			211,730	479,844	647,387	436,037
2004			537,923	1,019,321	1,191,499			275,295	884,025	1,335,564	800,825
TOTAL		811,247	4,030,452	3,498,872	3,896,565		77,500	1,640,042	2,021,664	3,770,524	2,455,734
O.D.											1,930

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,399,928	498,052	660,646			1,280,808	324,247	678,808	392,686
2001	746	951,790	959,948	660,001	680,218	1,425	124,842	479,600	283,663	859,035	468,576
2002	749	672,979	1,922,836	494,244	548,029	2,323	216,577	1,406,040	285,661	852,665	434,136
2003	393	156,578	2,039,970	652,118	769,381	568	119,761	1,309,451	443,705	741,039	459,583
2004	1,430	354,111	4,042,732	851,871	1,055,577	2,530	362,136	2,911,259	716,421	1,285,496	834,460
TOTAL	3,318	2,135,458	10,365,414	3,156,286	3,713,851	6,846	823,316	7,387,158	2,053,697	4,417,043	2,589,441
O.D.											2,040

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,721,510	13,340,877	2,591,481			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	632,364	-379,281	23,602			
TOTAL LOSSES	21,353,874	12,961,596	2,615,083			
EXPECTED LOSSES	15,122,856	11,786,785	1,992,936			
CREDIBILITY	.12	.31	.47			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.375	3.870	.781	11.026		
INDICATED (POST-TEST)	5.342	3.243	.654	9.239		
PRES. ON RATE LEVEL	3.977	3.099	.524	7.600		
DERIVED BY FORMULA	4.141	3.144	.585	7.870		
UNDERLYING PRES. RATE	4.515	3.519	.595	8.629		
PROPOSED	4.141	3.144	.585	7.870		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	8.578
IND. RATES				8.58	MINIMUM PREMIUM	
MAN. RATES	10.46	9.49	9.29	+ 8.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	324,770	4,001,653	1.232		1	8	9	71	89
2001	272,782	2,655,098	.973			4	12	56	72
2002	280,540	3,914,266	1.395			11	6	43	60
2003	275,371	2,848,289	1.034			6	8	40	54
2004	309,233	1,450,157	.468			1	7	35	43
TOTAL	1,462,696	14,869,463	1.017		1	30	42	245	318
O.D.		114,854	.007				1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		231,108	1,550,562	332,861	485,522		82,493	296,547	117,190	651,481	253,889
2001			933,086	387,072	339,366			236,974	134,731	395,443	228,426
2002			1,858,470	204,885	397,723			616,652	142,851	395,421	298,264
2003			967,686	227,702	313,303			306,573	401,010	425,422	206,593
2004			138,000	201,438	322,725			24,000	289,201	319,515	155,278
TOTAL		231,108	5,447,804	1,353,958	1,858,639		82,493	1,480,746	1,084,983	2,187,282	1,142,450
O.D.				50,561	36,474					11,380	16,439

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		636,471	1,904,090	373,469	486,492		218,441	722,981	164,419	925,103	268,615
2001	243	47,807	1,213,653	382,253	336,335	124	19,222	636,281	180,522	540,179	247,157
2002	518	142,729	2,381,965	219,785	411,442	895	100,285	1,521,737	200,530	503,211	312,282
2003	335	125,310	1,600,665	216,948	308,164	647	129,387	1,327,817	370,949	499,581	217,749
2004	371	83,534	950,973	189,104	278,630	622	88,496	736,024	210,024	314,203	161,800
TOTAL	1,467	1,035,851	8,051,346	1,381,559	1,821,063	2,288	555,831	4,944,840	1,126,444	2,782,277	1,207,603
O.D.	2	1,537	23,162	50,606	34,637		313	4,511	854	12,890	17,359

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,621,148	7,210,330	1,224,962	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	849,737	-232,132	14,837	
TOTAL LOSSES	15,470,885	6,978,198	1,239,799	
EXPECTED LOSSES	20,770,283	7,298,853	1,272,546	
CREDIBILITY	.33	.82	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.058	.477	.085	1.620
INDICATED (POST-TEST)	.887	.400	.071	1.358
PRES. ON RATE LEVEL	1.251	.439	.077	1.767
DERIVED BY FORMULA	1.131	.407	.071	1.609
UNDERLYING PRES. RATE	1.420	.499	.087	2.006
PROPOSED	1.131	.407	.071	1.609

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.753
IND. RATES				1.75	MINIMUM PREMIUM	
MAN. RATES	2.96	2.46	2.16	+ 1.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	106,486	1,604,679	1.506			4	1	17	22
2001	119,631	2,246,175	1.877			7	3	13	23
2002	104,625	479,884	.458			1	1	9	11
2003	101,719	564,231	.554			2	2	2	6
2004	113,144	134,735	.119				1	3	4
TOTAL	545,605	5,029,704	.922			14	8	44	66
O.D.		4,430							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			801,615	46,885	71,794			294,382	10,409	84,880	294,714
2001			1,045,412	100,175	139,398			605,277	55,834	216,916	83,163
2002			196,547	26,480	41,520			29,286	7,421	115,506	63,124
2003			245,292	38,250	5,561			176,273	44,984	6,738	47,133
2004				10,620	16,728				10,800	62,540	34,047
TOTAL			2,288,866	222,410	275,001			1,105,218	129,448	486,580	522,181
O.D.											4,430

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			984,383	52,605	71,939			717,703	14,604	120,531	311,807
2001	272	49,106	1,274,801	105,216	140,662	312	47,154	1,492,488	86,745	299,785	89,982
2002	57	15,548	259,309	27,310	43,186	54	6,400	100,319	15,074	142,572	66,091
2003	72	26,506	338,408	34,836	12,736	257	49,408	444,963	49,422	17,196	49,678
2004	17	3,541	41,645	9,492	14,184	54	7,618	64,214	15,202	55,730	35,477
TOTAL	418	94,701	2,898,546	229,459	282,707	677	110,580	2,819,687	181,047	635,814	553,035
O.D.											4,693

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,924,609	1,329,027	557,728	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	196,548	-57,853	6,574	
TOTAL LOSSES	6,121,157	1,271,174	564,302	
EXPECTED LOSSES	4,724,940	1,904,161	567,429	
CREDIBILITY	.17	.43	.66	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.122	.233	.103	1.458
INDICATED (POST-TEST)	.940	.195	.086	1.221
PRES. ON RATE LEVEL	.763	.307	.092	1.162
DERIVED BY FORMULA	.793	.259	.088	1.140
UNDERLYING PRES. RATE	.866	.349	.104	1.319
PROPOSED	.808	.264	.090	1.162

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.266
IND. RATES				1.27	MINIMUM PREMIUM	
MAN. RATES	1.46	1.38	1.42	+ 1.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	274,810	2,139,836	.778		1	4	4	57	66
2001	485,490	3,413,989	.703			8	9	58	75
2002	465,752	3,804,460	.816			6	23	59	88
2003	570,094	1,533,811	.269			2	4	40	46
2004	640,192	1,285,095	.200			3	3	23	29
TOTAL	2,436,338	12,177,191	.500		1	23	43	237	304
O.D.		24,092						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		137,388	596,305	153,449	190,014		46,936	122,365	127,616	526,400	239,363
2001			1,321,500	189,511	251,596			590,394	133,668	449,054	478,266
2002			1,048,367	445,272	250,209			302,467	812,159	460,040	485,946
2003			352,840	183,175	246,573			53,263	65,593	336,188	296,179
2004			489,655	41,597	108,380			225,361	22,180	184,581	213,341
TOTAL		137,388	3,808,667	1,013,004	1,046,772		46,936	1,293,850	1,161,216	1,956,263	1,713,095
O.D.					6,634					14,011	3,447

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		378,367	732,263	172,169	190,395		124,287	298,326	179,045	747,494	253,246
2001	336	61,842	1,597,861	194,224	251,150	284	43,843	1,409,103	187,113	615,329	517,484
2002	318	93,477	1,538,691	401,032	266,975	702	82,129	1,314,258	915,674	605,974	508,785
2003	154	60,029	771,643	158,667	233,169	138	30,789	350,268	84,772	369,070	312,173
2004	211	74,763	766,274	74,435	108,170	618	86,728	608,254	63,548	177,536	222,301
TOTAL	1,019	668,478	5,406,732	1,000,527	1,049,859	1,742	367,776	3,980,209	1,430,152	2,515,403	1,813,989
O.D.					6,647					19,896	3,651

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	10,425,956	6,022,484	1,817,640		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	521,591	-112,129	25,504		
TOTAL LOSSES	10,947,547	5,910,355	1,843,144		
EXPECTED LOSSES	11,913,693	5,359,943	1,949,071		
CREDIBILITY	.46	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.449	.243	.076	.768	
INDICATED (POST-TEST)	.376	.204	.064	.644	
PRES. ON RATE LEVEL	.431	.194	.070	.695	
DERIVED BY FORMULA	.406	.204	.064	.674	
UNDERLYING PRES. RATE	.489	.220	.080	.789	
PROPOSED	.406	.204	.064	.674	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				.73	MINIMUM PREMIUM
MAN. RATES	.91	.91	.85	+ .73	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	201,909	2,685,689	1.330			6	9	77	92
2001	190,472	2,947,165	1.547			9	6	58	73
2002	198,035	4,451,402	2.247			8	8	56	72
2003	206,116	3,916,833	1.900			5	13	53	71
2004	207,680	2,566,134	1.235			1	12	48	61
TOTAL	1,004,212	16,567,223	1.650			29	48	292	369
O.D.		29,556	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			758,531	331,793	400,063			171,108	303,673	397,452	323,069
2001			1,328,639	179,439	308,567			379,100	99,996	407,166	244,258
2002			1,168,245	362,212	486,029			1,430,672	272,558	483,870	247,816
2003			577,872	483,144	274,743			168,247	1,660,686	518,885	233,256
2004			107,212	441,351	387,884			6,348	687,756	631,532	304,051
TOTAL			3,940,499	1,797,939	1,857,286			2,155,475	3,024,669	2,438,905	1,352,450
O.D.					5,915					16,869	6,772

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			931,476	372,271	400,861			417,160	426,054	564,383	341,807
2001	342	63,603	1,642,216	185,775	306,211	193	30,061	971,502	140,668	556,500	264,287
2002	305	90,283	1,474,756	341,224	490,602	1,289	144,644	2,197,815	356,617	622,535	259,463
2003	271	103,990	1,349,820	355,976	278,655	579	116,899	1,302,168	532,633	611,005	245,852
2004	490	124,418	1,439,131	333,893	351,314	1,292	184,040	1,555,254	475,174	632,285	316,821
TOTAL	1,408	382,294	6,837,399	1,589,139	1,827,643	3,353	475,644	6,443,899	1,931,146	2,986,708	1,428,230
O.D.		116	1,542	269	5,692		222	3,945	828	20,684	7,142

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,149,822	8,362,109	1,435,372			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	636,689	-219,732	18,072			
TOTAL LOSSES	14,786,511	8,142,377	1,453,444			
EXPECTED LOSSES	15,595,412	7,200,201	1,546,487			
CREDIBILITY	.25	.64	.98			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.472	.811	.145	2.428		
INDICATED (POST-TEST)	1.234	.680	.122	2.036		
PRES. ON RATE LEVEL	1.368	.631	.136	2.135		
DERIVED BY FORMULA	1.335	.662	.122	2.119		
UNDERLYING PRES. RATE	1.553	.717	.154	2.424		
PROPOSED	1.335	.662	.122	2.119		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.309
IND. RATES				2.31	MINIMUM PREMIUM	
MAN. RATES	2.74	2.60	2.61	+ 2.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	102,685	3,131,731	3.049		1	5	6	52	64	
2001	82,828	1,369,273	1.653			3	2	52	57	
2002	101,431	2,224,847	2.193			7	5	45	57	
2003	113,752	1,980,831	1.741			3	8	52	63	
2004	116,231	2,014,721	1.733			2	6	67	75	
TOTAL	516,927	10,721,403	2.074		1	20	27	268	316	
O.D.		335,909	.064			1		12	13	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		397,406	826,077	260,939	611,843		90	247,205	92,465	320,125	375,581
2001			382,095	48,228	275,966			129,429	22,842	317,092	193,621
2002			1,023,870	255,358	251,405			148,584	109,557	257,945	178,128
2003			334,336	506,428	192,046			104,983	303,020	313,390	226,628
2004			329,361	112,766	452,650			186,699	50,124	660,756	222,365
TOTAL		397,406	2,895,739	1,183,719	1,783,910		90	816,900	578,008	1,869,308	1,196,323
O.D.			110,656		38,888			100,000		73,403	12,962

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		726,309	1,014,424	292,773	613,068		157	602,685	129,730	454,577	397,365
2001	99	19,269	489,137	53,324	268,786	65	10,396	341,845	37,655	430,932	209,498
2002	302	85,534	1,417,158	241,982	262,230	254	30,620	476,178	138,143	324,204	186,500
2003	204	79,786	1,048,143	367,820	203,381	311	65,134	717,927	269,337	364,070	238,866
2004	490	106,530	1,177,142	179,292	380,088	876	123,520	938,865	145,020	592,912	231,704
TOTAL	1,095	1,017,428	5,146,004	1,135,191	1,727,553	1,506	229,827	3,077,500	719,885	2,166,695	1,263,933
O.D.	31	8,271	138,831	2,842	38,742	145	15,929	239,533	5,779	102,439	13,801

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,876,100	5,899,126	1,277,734			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	330,478	-149,854	15,826			
TOTAL LOSSES	10,206,578	5,749,272	1,293,560			
EXPECTED LOSSES	8,074,399	5,169,270	1,302,656			
CREDIBILITY	.16	.41	.63			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.974	1.112	.250	3.336		
INDICATED (POST-TEST)	1.654	.932	.210	2.796		
PRES. ON RATE LEVEL	1.375	.881	.222	2.478		
DERIVED BY FORMULA	1.420	.902	.214	2.536		
UNDERLYING PRES. RATE	1.562	1.000	.252	2.814		
PROPOSED	1.420	.902	.214	2.536		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.764
IND. RATES				2.76	MINIMUM PREMIUM	
MAN. RATES	3.20	3.01	3.03	+ 2.76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	17,675	717,928	4.061			3			12	15
2001	25,497	446,735	1.752			1			16	17
2002	22,837	639,684	2.801			2		1	20	23
2003	21,070	1,281,261	6.080			3		1	22	26
2004	24,575	521,325	2.121			1		1	14	16
TOTAL	111,654	3,606,933	3.230			10		3	84	97

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			365,155		82,100			155,050		83,194	32,429
2001			149,599		165,372			43,253		60,329	28,182
2002			248,249	20,142	107,001			99,158	4,676	130,357	30,101
2003			488,208	56,432	119,293			200,937	46,833	329,384	40,174
2004			225,771	3,135	82,907			30,010	57,270	91,244	30,988
TOTAL			1,476,982	79,709	556,673			528,408	108,779	694,508	161,874

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			448,410		82,264			378,012		118,136	34,310
2001	39	7,675	193,331	3,772	160,377	23	3,395	108,912	2,166	82,048	30,493
2002	69	20,267	335,276	25,876	106,663	152	17,508	266,162	16,072	162,142	31,516
2003	150	56,828	722,431	66,773	118,450	339	66,597	654,528	81,702	365,884	42,343
2004	119	35,741	368,246	32,618	74,337	195	27,458	215,625	48,407	88,161	32,289
TOTAL	377	120,511	2,067,694	129,039	542,091	709	114,958	1,623,239	148,347	816,371	170,951

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,927,488	1,635,848	170,951	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	97,418	-47,096	3,022	
TOTAL LOSSES	4,024,906	1,588,752	173,973	
EXPECTED LOSSES	2,304,539	1,725,056	253,454	
CREDIBILITY	.06	.15	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.605	1.423	.156	5.184
INDICATED (POST-TEST)	3.021	1.192	.131	4.344
PRES. ON RATE LEVEL	1.818	1.360	.200	3.378
DERIVED BY FORMULA	1.890	1.335	.184	3.409
UNDERLYING PRES. RATE	2.064	1.545	.227	3.836
PROPOSED	1.890	1.335	.184	3.409

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.715
IND. RATES				3.72	MINIMUM PREMIUM	
MAN. RATES	4.32	4.03	4.13	+ 3.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	207,700	4,352,725	2.095			10	9	89	108
2001	195,321	4,865,166	2.490	3		12	3	79	97
2002	193,966	2,343,534	1.208			4	6	55	65
2003	189,485	3,238,861	1.709			5	9	43	57
2004	148,376	1,519,041	1.023				7	56	63
TOTAL	934,848	16,319,327	1.746	3		31	34	322	390
O.D.		213,333	.022			1	1	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,157,967	101,526	427,534			834,603	76,189	537,026	217,880
2001	860,638		1,984,573	49,683	441,453	17,556		488,278	166,924	574,429	281,632
2002			775,898	259,141	347,460			145,551	219,444	387,067	208,973
2003			1,213,905	353,092	211,314			833,787	182,526	275,722	168,515
2004			227,420	227,420	359,190				185,798	592,147	154,486
TOTAL	860,638		6,132,343	990,862	1,786,951	17,556		2,302,219	830,881	2,366,391	1,031,486
O.D.			169,390	5	8,765			2,037	15,420	4,681	13,035

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,529,873	113,913	428,390			1,869,379	106,894	762,573	230,517
2001	1,130,135	92,846	2,410,250	68,297	436,208	45,175	38,918	1,264,807	229,558	785,250	304,726
2002	238	69,987	1,146,821	245,398	351,688	300	35,700	566,439	263,302	487,269	218,795
2003	361	135,195	1,736,594	292,597	227,790	653	127,595	1,217,301	197,059	325,489	177,615
2004	369	75,916	893,036	203,465	304,487	614	87,302	737,169	190,241	537,652	160,974
TOTAL	1,131,103	373,944	8,716,574	923,670	1,748,563	46,742	289,515	5,655,095	987,054	2,898,233	1,092,627
O.D.	45	7,931	204,508	1,662	8,965		217	5,700	21,855	6,047	13,754

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	16,431,374	6,596,049	1,106,381		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	518,845	-218,345	11,263		
TOTAL LOSSES	16,950,219	6,377,704	1,117,644		
EXPECTED LOSSES	13,274,841	6,244,785	1,056,379		
CREDIBILITY	.24	.61	.94		
PURE PREMIUMS					
INDICATED (PRE-TEST)	1.813	.682	.120	2.615	
INDICATED (POST-TEST)	1.519	.572	.101	2.192	
PRES. ON RATE LEVEL	1.251	.588	.099	1.938	
DERIVED BY FORMULA	1.315	.578	.101	1.994	
UNDERLYING PRES. RATE	1.420	.668	.113	2.201	
PROPOSED	1.315	.578	.101	1.994	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				2.17	MINIMUM PREMIUM
MAN. RATES	2.48	2.34	2.37	+ 2.17	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	3,893	166	.004							
2001	2,770	2,871	.103							
2002	3,981	3,018	.075							
2003	6,004	51,624	.859						4	4
2004	6,130	2,922	.047						1	1
TOTAL	22,778	60,601	.266						5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											166
2001											2,871
2002											3,018
2003					18,692					11,786	21,146
2004					782					1,494	646
TOTAL					19,474					13,280	27,847

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											176
2001											3,106
2002											3,160
2003	2	958	11,954	1,819	16,268		377	5,568	1,054	12,697	22,288
2004		91	1,047	170	618	2	131	1,133	220	1,299	673
TOTAL	2	1,049	13,001	1,989	16,886	2	508	6,701	1,274	13,996	29,403

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,263	34,145	29,403	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	15,998	-6,259	508	
TOTAL LOSSES	37,261	27,886	29,911	
EXPECTED LOSSES	377,887	265,137	38,267	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.164	.122	.131	.417
INDICATED (POST-TEST)	.137	.102	.110	.349
PRES. ON RATE LEVEL	1.461	1.025	.148	2.634
DERIVED BY FORMULA	1.435	.979	.145	2.559
UNDERLYING PRES. RATE	1.659	1.164	.168	2.991
PROPOSED	1.435	.979	.145	2.559

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.789
IND. RATES				2.79	MINIMUM PREMIUM	
MAN. RATES	3.27	2.98	3.22	+ 2.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	161,853	11,242,483	6.946	3	1	22	14	133	173	
2001	159,191	9,841,058	6.181	3		24	18	130	175	
2002	162,402	11,719,529	7.216	1	1	29	16	114	161	
2003	174,641	8,779,109	5.026	1		19	29	139	188	
2004	189,811	6,459,333	3.403	2		4	17	109	132	
TOTAL	847,898	48,041,512	5.666	10	2	98	94	625	829	
O.D.		297,691	.035			1		4	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	1,090,601	464,137	4,248,293	419,082	670,685	6,600	297,645	2,447,441	205,102	1,080,887	312,010
2001	407,617		4,008,045	567,739	921,650	1		2,110,826	404,484	915,210	505,486
2002	739,657	894,652	5,176,349	445,725	865,870	15,000	258,686	1,907,171	190,880	810,663	414,876
2003	50,000		3,334,312	1,105,276	1,062,281			1,004,295	734,263	991,499	497,183
2004	33,996		797,663	650,306	1,038,060	13,142		1,373,108	641,047	1,471,650	440,361
TOTAL	2,321,871	1,358,789	17,564,662	3,188,128	4,558,546	34,743	556,331	8,842,841	2,175,776	5,269,909	2,169,916
O.D.			110,165		112,038			20,000		53,211	2,277

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	1,421,054	534,008	4,893,976	470,210	672,030	17,101	329,271	5,045,147	287,758	1,534,863	330,107
2001	536,002	182,991	4,719,558	584,182	914,174	847	128,659	4,119,664	556,113	1,260,837	546,936
2002	827,875	869,674	6,498,342	498,333	909,248	42,824	529,643	3,787,731	316,744	1,034,130	434,375
2003	61,924	455,025	5,835,308	959,294	1,064,776	1,805	357,200	3,516,565	734,061	1,160,361	524,031
2004	36,818	287,142	3,237,222	614,756	902,196	21,707	372,101	2,898,024	593,899	1,380,174	458,856
TOTAL	2,883,673	2,328,840	25,184,406	3,126,775	4,462,424	84,284	1,716,874	19,367,131	2,488,575	6,370,365	2,294,305
O.D.	36	14,577	149,090	10,709	110,156	55	7,743	56,489	5,837	63,384	2,391

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	51,793,198	16,638,225	2,296,696			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,791,285	-466,735	25,125			
TOTAL LOSSES	53,584,483	16,171,490	2,321,821			
EXPECTED LOSSES	43,064,740	16,228,768	2,085,829			
CREDIBILITY	.23	.57	.88			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.320	1.907	.274	8.501		
INDICATED (POST-TEST)	5.296	1.598	.230	7.124		
PRES. ON RATE LEVEL	4.531	1.708	.220	6.459		
DERIVED BY FORMULA	4.707	1.645	.229	6.581		
UNDERLYING PRES. RATE	5.079	1.914	.246	7.239		
PROPOSED	4.707	1.645	.229	6.581		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	7.193
IND. RATES				7.19	MINIMUM PREMIUM	
MAN. RATES	8.43	7.71	8.06	+ 7.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	87,183	4,266,760	4.894			12	8	82	102
2001	105,298	5,296,218	5.029			16	8	65	89
2002	95,087	2,653,741	2.790	1		5	7	49	62
2003	106,243	2,987,157	2.811			8	7	47	62
2004	121,597	1,724,806	1.418			1	3	63	67
TOTAL	515,408	16,928,682	3.285	1		42	33	306	382
O.D.		479,843	.093					6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,990,208	117,437	502,730			817,866	145,073	495,870	197,576
2001			3,014,240	188,601	405,881			1,087,102	94,134	273,033	233,227
2002	477,412		656,600	183,949	345,048	1		246,808	169,593	426,433	147,897
2003			1,061,390	258,684	378,964			653,630	87,082	427,813	119,594
2004			96,794	124,019	560,849			13,221	63,337	544,268	322,318
TOTAL	477,412		6,819,232	872,690	2,193,472	1		2,818,627	559,219	2,167,417	1,020,612
O.D.					86,746					377,527	15,570

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,443,975	131,766	503,736			1,993,958	203,538	704,131	209,035
2001	768	137,761	3,581,654	207,118	407,984	532	79,810	2,523,368	144,474	379,965	252,352
2002	621,213	59,067	966,581	180,454	345,668	438	50,435	782,905	215,960	535,507	154,848
2003	372	139,928	1,787,474	247,340	369,247	977	189,205	1,752,087	158,033	491,853	126,052
2004	529	93,935	1,082,959	195,683	457,513	451	64,581	536,935	116,675	482,160	335,855
TOTAL	622,882	430,691	9,862,643	962,361	2,084,148	2,398	384,031	7,589,253	838,680	2,593,616	1,078,142
O.D.	66	9,115	107,198	17,392	69,794	235	33,786	283,981	55,019	330,719	16,300

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,326,279	6,951,729	1,094,442			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	745,418	-179,873	9,829			
TOTAL LOSSES	20,071,697	6,771,856	1,104,271			
EXPECTED LOSSES	17,477,485	6,767,308	798,883			
CREDIBILITY	.16	.41	.63			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.894	1.314	.214	5.422		
INDICATED (POST-TEST)	3.263	1.101	.179	4.543		
PRES. ON RATE LEVEL	3.025	1.171	.139	4.335		
DERIVED BY FORMULA	3.063	1.142	.164	4.369		
UNDERLYING PRES. RATE	3.391	1.313	.155	4.859		
PROPOSED	3.063	1.142	.164	4.369		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.775
IND. RATES				4.78	MINIMUM PREMIUM	
MAN. RATES	5.51	5.20	5.41	+ 4.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	68,662	5,024,532	7.317	1		14	4	52	71
2001	70,227	2,885,385	4.108			9	6	39	54
2002	83,059	2,707,098	3.259	1		7	1	42	51
2003	76,171	2,850,988	3.742			6	7	44	57
2004	88,182	1,431,391	1.623			2	1	34	37
TOTAL	386,301	14,899,394	3.857	2		38	19	211	270
O.D.		6,462	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	307,251		2,857,340	156,052	448,925	5,581		639,448	38,887	432,168	138,880
2001			1,403,217	143,030	315,303			457,650	86,406	314,355	165,424
2002	3,000		1,515,363	62,808	235,374	730		504,957	36,653	175,138	173,075
2003			1,038,842	184,538	395,670			469,702	117,977	513,696	130,563
2004			434,878	63,725	376,915			52,556	49,040	258,288	195,989
TOTAL	310,251		7,249,640	610,153	1,772,187	6,311		2,124,313	328,963	1,693,645	803,931
O.D.											6,462

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	400,348		3,508,814	175,090	449,822	14,460		1,558,974	54,559	613,674	146,935
2001	362	66,677	1,724,697	151,563	312,666	235	35,972	1,150,933	123,556	431,172	178,989
2002	4,327	113,616	1,908,320	88,597	247,255	2,860	83,139	1,248,908	71,658	227,058	181,210
2003	348	133,078	1,694,475	198,813	379,102	753	147,900	1,418,181	174,585	579,784	137,613
2004	438	102,421	1,104,475	141,801	319,842	336	47,663	373,204	70,843	233,995	204,221
TOTAL	405,823	415,792	9,940,781	755,864	1,708,687	18,644	314,674	5,750,200	495,201	2,085,683	848,968
O.D.											6,784

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,845,914	5,045,435	855,752			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	615,173	-161,345	7,840			
TOTAL LOSSES	17,461,087	4,884,090	863,592			
EXPECTED LOSSES	14,888,040	5,771,336	645,124			
CREDIBILITY	.13	.34	.52			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.520	1.264	.224	6.008		
INDICATED (POST-TEST)	3.788	1.059	.188	5.035		
PRES. ON RATE LEVEL	3.438	1.333	.149	4.920		
DERIVED BY FORMULA	3.484	1.240	.169	4.893		
UNDERLYING PRES. RATE	3.854	1.494	.167	5.515		
PROPOSED	3.503	1.247	.170	4.920		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.377
IND. RATES				5.38	MINIMUM PREMIUM	
MAN. RATES	6.79	6.11	6.14	+ 5.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	8,805	852,380	9.680			4	1	15	20
2001	9,616	388,124	4.036			1		11	12
2002	11,317	520,736	4.601			2		10	12
2003	14,420	1,302,912	9.035			3	1	8	12
2004	12,722	484,269	3.806			1	1	11	13
TOTAL	56,880	3,548,421	6.238			11	3	55	69

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			623,764	39,665	62,221			79,998	827	31,044	14,861
2001			158,175		91,018			11,927		95,159	31,845
2002			237,758		55,844			153,887		57,368	15,879
2003			647,612	51,750	35,935			527,033	16,779	15,597	8,206
2004			171,524	23,782	153,830			31,540	973	83,776	18,844
TOTAL			1,838,833	115,197	398,848			804,385	18,579	282,944	89,635

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			765,983	44,504	62,345			195,036	1,160	44,082	15,723
2001	42	7,664	196,580	2,589	88,629	5	1,016	35,800	2,212	128,965	34,456
2002	65	17,859	299,554	6,532	56,711	223	25,015	374,722	9,944	73,602	16,625
2003	161	58,649	745,868	57,975	47,217	601	115,005	1,008,654	50,039	34,595	8,649
2004	175	40,780	440,090	56,304	130,104	120	16,986	125,871	16,242	75,025	19,635
TOTAL	443	124,952	2,448,075	167,904	385,006	949	158,022	1,740,083	79,597	356,269	95,088

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,472,524	988,776	95,088	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	112,337	-29,454	1,342	
TOTAL LOSSES	4,584,861	959,322	96,430	
EXPECTED LOSSES	2,722,277	1,143,857	108,641	
CREDIBILITY	.04	.09	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.061	1.687	.170	9.918
INDICATED (POST-TEST)	6.755	1.414	.142	8.311
PRES. ON RATE LEVEL	4.270	1.794	.171	6.235
DERIVED BY FORMULA	4.369	1.760	.167	6.296
UNDERLYING PRES. RATE	4.786	2.011	.191	6.988
PROPOSED	4.369	1.760	.167	6.296

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	6.881
IND. RATES				6.88	MINIMUM PREMIUM	
MAN. RATES	8.22	7.54	7.78	+ 6.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	11,112	484,862	4.363			1	1	22	24
2001	9,991	1,739,998	17.415		1	3	3	22	29
2002	12,682	1,716,343	13.533			6	4	21	31
2003	13,764	1,550,604	11.265			3	4	37	44
2004	17,636	1,367,703	7.755			2	5	51	58
TOTAL	65,185	6,859,510	10.523		1	15	17	153	186

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			113,607	56,028	155,495			33,897	9,278	78,597	37,960
2001		751,831	336,086	84,717	115,590		112,565	177,296	67,271	66,104	28,538
2002			928,711	103,924	112,740			364,665	57,775	120,376	28,152
2003			386,382	188,477	221,553			245,645	126,099	326,292	56,156
2004			241,000	198,416	269,243			58,050	123,728	393,964	83,302
TOTAL		751,831	2,005,786	631,562	874,621		112,565	879,553	384,151	985,333	234,108

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			139,509	62,863	155,806			82,641	13,017	111,607	40,162
2001	517	681,968	465,970	87,243	114,634	1,877	161,674	455,085	89,734	92,613	30,878
2002	259	71,155	1,193,187	107,534	123,135	554	61,066	919,652	85,326	157,857	29,475
2003	160	62,313	801,502	160,961	212,472	428	85,207	840,406	145,935	370,095	59,188
2004	342	88,786	988,784	181,690	240,135	528	75,096	602,326	132,833	361,376	86,801
TOTAL	1,278	904,222	3,588,952	600,291	846,182	3,387	383,043	2,900,110	466,845	1,093,548	246,504

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,780,992	3,006,866	246,504	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	174,961	-73,517	1,919	
TOTAL LOSSES	7,955,953	2,933,349	248,423	
EXPECTED LOSSES	4,094,270	3,001,770	146,667	
CREDIBILITY	.04	.10	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.205	4.500	.381	17.086
INDICATED (POST-TEST)	10.228	3.771	.319	14.318
PRES. ON RATE LEVEL	5.604	4.109	.200	9.913
DERIVED BY FORMULA	5.789	4.075	.219	10.083
UNDERLYING PRES. RATE	6.281	4.605	.225	11.111
PROPOSED	5.789	4.075	.219	10.083

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	11.020
IND. RATES				11.02	MINIMUM PREMIUM	
MAN. RATES	12.81	11.87	12.37	+ 11.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	59,022	4,439,359	7.521	1		13	7	112	133
2001	70,675	4,101,957	5.803			9	18	57	84
2002	62,003	4,993,126	8.053			13	9	79	101
2003	64,315	4,763,355	7.406	2		5	6	74	87
2004	78,487	3,652,500	4.653	2		5	13	82	102
TOTAL	334,502	21,950,297	6.562	5		45	53	404	507
O.D.		60							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	124,420		1,712,125	242,074	815,389	203,779		394,819	98,314	658,082	190,357
2001			1,494,141	742,049	207,998			831,098	377,693	271,868	177,110
2002			1,989,904	302,992	512,034			883,236	337,121	815,395	152,444
2003	324,893		808,754	136,392	446,308	5,661		2,326,729	42,017	504,058	168,543
2004	6,000		615,105	595,988	689,769			216,634	698,834	641,237	188,933
TOTAL	455,313		6,620,029	2,019,495	2,671,498	209,440		4,652,516	1,553,979	2,890,640	877,387
O.D.											60

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	162,119		2,102,489	271,606	817,023	527,991		962,568	137,934	934,477	201,398
2001	386	75,907	1,934,952	723,414	216,055	431	65,933	2,125,160	492,435	382,534	191,633
2002	570	159,226	2,648,041	309,618	526,306	1,432	159,792	2,440,732	445,301	1,032,972	159,609
2003	394,720	90,265	1,149,033	155,915	410,205	8,242	153,457	1,440,989	119,417	565,637	177,644
2004	7,198	240,674	2,689,668	513,771	623,313	1,742	248,517	1,984,431	505,208	655,294	196,868
TOTAL	564,993	566,072	10,524,183	1,974,324	2,592,902	539,838	627,699	8,953,880	1,700,295	3,570,914	927,152
O.D.											65

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,776,665	9,838,435	927,217			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	717,056	-267,023	11,788			
TOTAL LOSSES	22,493,721	9,571,412	939,005			
EXPECTED LOSSES	16,795,346	9,760,770	966,711			
CREDIBILITY	.12	.31	.47			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.725	2.861	.281	9.867		
INDICATED (POST-TEST)	5.636	2.398	.235	8.269		
PRES. ON RATE LEVEL	4.480	2.603	.258	7.341		
DERIVED BY FORMULA	4.619	2.539	.247	7.405		
UNDERLYING PRES. RATE	5.021	2.918	.289	8.228		
PROPOSED	4.619	2.539	.247	7.405		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	8.093
IND. RATES				8.09	MINIMUM PREMIUM	
MAN. RATES	9.71	8.87	9.16	+ 8.09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	402,927	21,863,891	5.426	1	2	54	36	338	431	
2001	394,088	19,120,174	4.851		2	45	38	338	423	
2002	395,956	17,657,478	4.459	1		45	38	285	369	
2003	401,568	16,201,091	4.034	5		34	43	305	387	
2004	418,331	15,976,250	3.819	2	1	18	59	249	329	
TOTAL	2,012,870	90,818,884	4.512	9	5	196	214	1515	1939	
O.D.		237,384	.011					13	13	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	187,463	784,592	9,349,684	742,703	2,804,863	6,440	463,812	3,995,756	653,654	2,247,182	627,742
2001		172,384	7,638,386	1,195,024	2,609,549		587,405	2,789,799	1,301,344	2,151,797	674,486
2002	503,720		7,074,121	1,448,447	2,042,379			2,954,121	884,765	1,993,418	756,507
2003	753,760		4,890,662	1,633,541	2,639,667	48,096		2,382,645	725,279	2,358,692	768,749
2004	200,816	179,400	2,938,128	1,771,736	2,214,438	107,152	115,000	3,826,611	1,668,346	2,241,163	713,460
TOTAL	1,645,759	1,136,376	31,890,981	6,791,451	12,310,896	161,688	1,166,217	15,948,932	5,233,388	10,992,252	3,540,944
O.D.					134,328					79,794	23,262

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	244,264	1,347,879	11,321,153	833,313	2,810,469	16,686	609,015	9,088,893	917,076	3,191,005	664,151
2001	2,176	709,377	9,436,201	1,238,584	2,568,670	15,626	1,394,794	7,065,233	1,726,515	2,964,659	729,794
2002	657,277	577,114	9,558,570	1,419,797	2,094,733	4,469	502,534	7,641,021	1,186,489	2,542,760	792,063
2003	917,099	717,295	9,181,635	1,518,286	2,502,299	66,320	573,393	5,648,639	903,850	2,657,793	810,261
2004	213,500	1,084,618	9,308,370	1,618,576	2,018,757	166,136	1,441,063	8,393,576	1,484,844	2,284,683	743,425
TOTAL	2,034,316	4,436,283	48,805,929	6,628,556	11,994,928	269,237	4,520,799	37,837,362	6,218,774	13,640,900	3,739,694
O.D.	15	2,349	28,015	4,575	129,867	12	1,667	15,383	3,113	101,920	24,395

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	97,951,367	38,722,633	3,764,089	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,514,673	-1,033,488	41,126	
TOTAL LOSSES	101,466,040	37,689,145	3,805,215	
EXPECTED LOSSES	85,708,004	33,896,731	3,522,522	
CREDIBILITY	.40	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.041	1.872	.189	7.102
INDICATED (POST-TEST)	4.224	1.569	.158	5.951
PRES. ON RATE LEVEL	3.799	1.503	.156	5.458
DERIVED BY FORMULA	3.969	1.569	.158	5.696
UNDERLYING PRES. RATE	4.258	1.684	.175	6.117
PROPOSED	3.969	1.569	.158	5.696

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	6.225
IND. RATES				6.23	MINIMUM PREMIUM	
MAN. RATES	6.81	6.57	6.81	+ 6.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	455,785	15,082,073	3.309	4	1	40	31	300	376	
2001	485,019	26,249,687	5.412	3	2	50	28	300	383	
2002	505,669	20,553,148	4.064	3		53	42	291	389	
2003	523,448	20,547,101	3.925	4	1	38	47	271	361	
2004	607,445	15,723,547	2.588	4		15	49	318	386	
TOTAL	2,577,366	98,155,556	3.808	18	4	196	197	1480	1895	
O.D.		47,808	.001					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	777,102	2,089	6,200,845	894,373	2,220,673	34,358	1,392	1,614,962	952,822	1,676,136	707,321
2001	1,431,294	823,473	8,987,599	727,073	1,852,522	2,970	2,257,600	6,992,306	390,139	2,006,285	778,426
2002	1,062,526		8,478,951	1,005,718	2,294,800	5,500		4,423,423	565,028	1,893,076	824,126
2003	691,292	631,740	5,734,452	2,006,225	1,991,608	9,047	2,631,958	2,061,414	1,567,073	2,342,640	879,652
2004	1,167,949		2,272,606	1,636,583	2,628,880	73,500		2,728,758	1,569,679	2,883,500	762,092
TOTAL	5,130,163	1,457,302	31,674,453	6,269,972	10,988,483	125,375	4,890,950	17,820,863	5,044,741	10,801,637	3,951,617
O.D.					12,836					18,968	16,004

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	1,012,564	5,753	7,614,639	1,003,487	2,225,121	89,022	3,686	3,937,276	1,336,807	2,380,118	748,346
2001	1,881,284	1,160,879	10,248,881	784,937	1,836,745	22,524	1,386,130	10,623,251	624,718	2,761,684	842,257
2002	1,384,506	660,884	10,994,751	1,083,538	2,341,104	21,565	636,167	9,600,737	878,402	2,425,481	862,860
2003	841,524	884,733	10,135,426	1,732,584	1,978,020	20,578	1,545,986	7,302,783	1,579,539	2,715,953	927,153
2004	1,226,198	789,668	8,809,422	1,592,834	2,306,151	114,725	1,127,691	8,438,786	1,507,274	2,822,644	794,100
TOTAL	6,346,076	3,501,917	47,803,119	6,197,380	10,687,141	268,414	4,699,660	39,902,833	5,926,740	13,105,880	4,174,716
O.D.	4	691	8,398	1,388	11,537	6	974	9,394	1,855	19,907	16,821

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	102,541,486	35,951,828	4,191,537	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,815,947	-920,165	48,505	
TOTAL LOSSES	106,357,433	35,031,663	4,240,042	
EXPECTED LOSSES	90,723,284	33,815,041	3,943,370	
CREDIBILITY	.47	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.127	1.359	.165	5.651
INDICATED (POST-TEST)	3.458	1.139	.138	4.735
PRES. ON RATE LEVEL	3.141	1.171	.136	4.448
DERIVED BY FORMULA	3.290	1.139	.138	4.567
UNDERLYING PRES. RATE	3.520	1.312	.153	4.985
PROPOSED	3.290	1.139	.138	4.567

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.991
IND. RATES				4.99	MINIMUM PREMIUM	
MAN. RATES	5.68	5.35	5.55	+ 4.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	3,293	767,681	23.312	1					4	5
2001	4,471	249,900	5.589			1			2	3
2002	2,415	125,331	5.189				1			1
2003	2,145	340,775	15.886			1			3	4
2004	2,225	822	.036							
TOTAL	14,549	1,484,509	10.204	1		2		1	9	13
O.D.		380	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	648,419				84,101	2,271				24,453	8,437
2001			180,355		2,025			36,500		17,187	13,833
2002				45,686					45,389		34,256
2003			142,615		68,244			90,546		34,596	4,774
2004											822
TOTAL	648,419		322,970	45,686	154,370	2,271		127,046	45,389	76,236	62,122
O.D.											380

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	844,890				84,269	5,884				34,723	8,926
2001	47	8,191	214,635	1,251	2,814	18	2,835	89,432	1,134	23,571	14,967
2002	4	1,502	22,248	38,173	1,345	15	1,592	27,748	49,126	1,982	35,866
2003	47	17,074	215,386	11,792	62,748	126	24,277	217,653	10,418	40,663	5,032
2004											857
TOTAL	844,988	26,767	452,269	51,216	151,176	6,043	28,704	334,833	60,678	100,939	65,648
O.D.											411

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,693,604	364,009	66,059	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	40,724	-13,532	361	
TOTAL LOSSES	1,734,328	350,477	66,420	
EXPECTED LOSSES	978,566	373,618	35,645	
CREDIBILITY	.02	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.921	2.409	.457	14.787
INDICATED (POST-TEST)	9.990	2.019	.383	12.392
PRES. ON RATE LEVEL	6.001	2.291	.219	8.511
DERIVED BY FORMULA	6.081	2.280	.229	8.590
UNDERLYING PRES. RATE	6.726	2.568	.245	9.539
PROPOSED	6.081	2.280	.229	8.590

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	9.388
IND. RATES				9.39	MINIMUM PREMIUM	
MAN. RATES	11.46	10.39	10.62	+ 9.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	1,531	639,639	41.779			1	3	10	14
2001	2,272	75,187	3.309				1	8	9
2002	2,387	23,836	.998					7	7
2003	1,211	167,396	13.822				2	1	3
2004	949	31,255	3.293					1	1
TOTAL	8,350	937,313	11.225			1	6	27	34

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			224,786	119,048	51,541			183,060	23,268	29,458	8,478
2001				4,080	33,714				2,064	25,786	9,543
2002					10,203					5,621	8,012
2003				101,126	12,827				42,914	4,812	5,717
2004					9,597					13,658	8,000
TOTAL			224,786	224,254	117,882			183,060	68,246	79,335	39,750

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			276,037	133,572	51,643			446,300	32,645	41,830	8,970
2001		218	3,915	4,466	32,596		33	2,421	3,095	34,965	10,326
2002		191	2,663	466	9,820		74	1,316	273	6,890	8,389
2003	20	8,270	112,579	68,556	16,829	19	4,112	49,901	33,400	8,369	6,026
2004	8	1,090	12,832	2,084	7,565	9	1,236	10,378	2,010	11,889	8,336
TOTAL	28	9,769	408,026	209,144	118,453	28	5,455	510,316	71,423	103,943	42,047

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	933,622	502,963	42,047	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	23,120	-11,980	178	
TOTAL LOSSES	956,742	490,983	42,225	
EXPECTED LOSSES	615,144	325,567	18,537	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.458	5.880	.506	17.844
INDICATED (POST-TEST)	9.602	4.927	.424	14.953
PRES. ON RATE LEVEL	6.573	3.479	.198	10.250
DERIVED BY FORMULA	6.603	3.522	.207	10.332
UNDERLYING PRES. RATE	7.367	3.899	.222	11.488
PROPOSED	6.603	3.522	.207	10.332

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	11.292
IND. RATES				11.29	MINIMUM PREMIUM	
MAN. RATES	13.67	12.49	12.79	+ 11.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	93,906	16,354,304	17.415		2	17	7	63	89
2001	99,699	3,359,339	3.369			10	8	45	63
2002	103,665	4,866,309	4.694			14	9	46	69
2003	115,179	2,803,571	2.434			7	13	48	68
2004	118,313	2,008,281	1.697			3	6	50	59
TOTAL	530,762	29,391,804	5.538		2	51	43	252	348
O.D.		16,216	.003					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		1,070,265	2,980,485	244,228	296,829		9,964,712	1,078,863	55,898	453,511	209,513
2001			1,767,105	245,348	227,891			499,523	186,171	220,003	213,298
2002			2,583,661	234,333	483,180			947,384	143,866	307,729	166,156
2003			1,020,645	359,026	334,540			381,666	244,231	294,440	169,023
2004			375,462	216,689	420,500			85,856	127,413	631,685	150,676
TOTAL		1,070,265	8,727,358	1,299,624	1,762,940		9,964,712	2,993,292	757,579	1,907,368	908,666
O.D.					3,381					4,231	8,604

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		689,029	3,660,036	274,024	297,422		949,999	2,630,267	78,423	643,984	221,665
2001	459	83,679	2,168,368	250,433	231,120		39,532	1,270,914	246,411	305,751	230,788
2002	732	198,619	3,323,000	260,924	503,957	1,422	156,892	2,362,517	214,273	403,517	173,965
2003	368	141,308	1,813,568	308,326	335,242	650	129,776	1,258,771	244,846	349,642	178,150
2004	507	124,184	1,374,104	232,291	366,261	737	105,400	842,187	172,851	570,501	157,004
TOTAL	2,066	1,236,819	12,339,076	1,325,998	1,734,002	3,066	1,381,599	8,364,656	956,804	2,273,395	961,572
O.D.	3	381	4,521	734	2,666	2	379	3,217	622	3,685	9,180

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,335,785	6,297,906	970,752	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	919,930	-191,808	11,566	
TOTAL LOSSES	24,255,715	6,106,098	982,318	
EXPECTED LOSSES	22,127,468	6,905,214	955,371	
CREDIBILITY	.17	.42	.64	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.570	1.150	.185	5.905
INDICATED (POST-TEST)	3.830	.964	.155	4.949
PRES. ON RATE LEVEL	3.719	1.161	.161	5.041
DERIVED BY FORMULA	3.738	1.078	.157	4.973
UNDERLYING PRES. RATE	4.169	1.301	.180	5.650
PROPOSED	3.738	1.078	.157	4.973

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.435
IND. RATES				5.44	MINIMUM PREMIUM	
MAN. RATES	6.67	6.18	6.29	+ 5.44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	189,632	11,262,585	5.939			30	15	215	260
2001	201,731	8,892,383	4.408			26	22	165	213
2002	206,028	9,632,370	4.675			27	20	180	227
2003	206,309	8,205,268	3.977			17	16	114	147
2004	211,880	6,359,571	3.001			1	5	14	168
TOTAL	1,015,580	44,352,177	4.367			1	105	87	1015
O.D.		4,267							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			5,338,893	343,931	1,563,189			2,330,320	167,220	1,132,006	387,026
2001			4,260,403	663,801	1,137,869			1,082,948	386,436	968,048	392,878
2002			4,587,126	671,260	1,192,037			1,360,412	330,684	1,089,522	401,329
2003			3,356,089	565,584	960,048			1,697,870	323,771	844,837	457,069
2004		171,991	833,925	308,286	1,297,919		1,500,000	206,152	337,464	1,266,738	437,096
TOTAL		171,991	18,376,436	2,552,862	6,151,062		1,500,000	6,677,702	1,545,575	5,301,151	2,075,398
O.D.											4,267

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			6,504,354	385,889	1,566,306			5,607,509	234,611	1,607,444	409,474
2001	1,108	205,603	5,296,348	682,766	1,126,148	559	86,094	2,786,922	522,991	1,327,569	425,094
2002	1,318	368,781	6,133,914	692,089	1,224,135	2,125	239,652	3,641,288	474,299	1,379,096	420,191
2003	1,044	393,754	5,018,021	584,296	941,756	1,796	353,999	3,335,641	418,070	977,617	481,751
2004	1,404	339,562	3,235,720	499,949	1,084,353	8,577	1,094,759	1,955,760	403,129	1,158,070	455,454
TOTAL	4,874	1,307,700	26,188,357	2,844,989	5,942,698	13,057	1,774,504	17,327,120	2,053,100	6,449,796	2,191,964
O.D.											4,607

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	46,615,612	17,290,583	2,196,571		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	1,856,098	-500,582	23,482		
TOTAL LOSSES	48,471,710	16,790,001	2,220,053		
EXPECTED LOSSES	45,193,311	16,929,719	2,000,693		
CREDIBILITY	.26	.65	.99		
PURE PREMIUMS					
INDICATED (PRE-TEST)	4.773	1.653	.219	6.645	
INDICATED (POST-TEST)	4.000	1.385	.184	5.569	
PRES. ON RATE LEVEL	3.970	1.487	.176	5.633	
DERIVED BY FORMULA	3.978	1.421	.184	5.583	
UNDERLYING PRES. RATE	4.450	1.667	.197	6.314	
PROPOSED	3.978	1.421	.184	5.583	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				6.10	MINIMUM PREMIUM
MAN. RATES	7.46	6.90	7.03	+ 6.10	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	70,218	3,248,205	4.625			9	11	41	61
2001	66,967	4,420,403	6.600	1		11	8	46	66
2002	70,723	3,702,097	5.234			14	2	48	64
2003	63,689	2,235,498	3.510			6	4	41	51
2004	76,088	1,408,396	1.851	1			7	63	71
TOTAL	347,685	15,014,599	4.318	2		40	32	239	313

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,429,948	441,243	282,697			388,824	403,060	191,713	110,720
2001	446,821		2,352,558	258,394	349,364	3,000		453,532	222,954	211,895	121,885
2002			2,256,373	55,094	348,210			605,389	30,834	289,024	117,173
2003			943,520	194,160	297,888			427,419	54,480	204,646	113,385
2004	3,000			209,723	435,729				114,838	525,386	119,720
TOTAL	449,821		6,982,399	1,158,614	1,713,888	3,000		1,875,164	826,166	1,422,664	582,883

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,755,976	495,074	283,261			947,954	565,493	272,233	117,142
2001	587,080	111,012	2,878,278	268,899	351,334	7,911	36,108	1,168,718	290,944	295,135	131,880
2002	630	167,849	2,822,195	99,708	364,855	896	100,299	1,507,797	75,617	368,567	122,680
2003	310	117,310	1,496,707	191,327	291,708	574	112,727	1,035,876	92,129	239,310	119,508
2004	3,568	81,872	963,254	210,315	363,186	475	68,346	576,723	141,048	471,034	124,748
TOTAL	591,588	478,043	9,916,410	1,265,323	1,654,344	9,856	317,480	5,237,068	1,165,231	1,646,279	615,958

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	16,550,445	5,731,177	615,958		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	462,614	-180,157	6,663		
TOTAL LOSSES	17,013,059	5,551,020	622,621		
EXPECTED LOSSES	11,216,318	5,959,320	563,250		
CREDIBILITY	.12	.32	.49		
PURE PREMIUMS					
INDICATED (PRE-TEST)	4.893	1.597	.179	6.669	
INDICATED (POST-TEST)	4.100	1.338	.150	5.588	
PRES. ON RATE LEVEL	2.878	1.529	.145	4.552	
DERIVED BY FORMULA	3.025	1.468	.147	4.640	
UNDERLYING PRES. RATE	3.226	1.714	.162	5.102	
PROPOSED	3.025	1.468	.147	4.640	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				5.07	MINIMUM PREMIUM
MAN. RATES	5.73	5.36	5.68	+ 5.07	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	28,055	569,749	2.030			1	1	27	29
2001	31,246	1,822,974	5.834			4	6	41	51
2002	32,489	2,117,911	6.518			4	4	34	42
2003	38,368	1,727,498	4.502	1		3	5	36	45
2004	36,959	2,119,555	5.734			1	7	49	57
TOTAL	167,117	8,357,687	5.001	1		13	23	187	224
O.D.		94							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			162,450	3,817	164,794			45,870	3,211	129,130	60,477
2001			709,356	176,916	273,661			310,328	156,740	140,792	55,181
2002			673,432	198,911	392,698			456,997	104,151	226,074	65,648
2003	224,192		382,782	251,757	178,703	4,287		173,780	63,878	312,915	135,204
2004			310,305	295,441	609,066			80,000	175,459	522,175	127,109
TOTAL	224,192		2,238,325	926,842	1,618,922	4,287		1,066,975	503,439	1,331,086	443,619
O.D.											94

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			199,489	4,283	165,124			111,831	4,505	183,365	63,985
2001	185	35,320	902,144	178,595	269,529	160	24,712	800,457	204,187	196,347	59,706
2002	183	54,752	889,256	193,785	390,960	514	58,032	882,337	138,942	288,658	68,733
2003	272,388	64,559	835,084	198,766	178,637	5,958	60,662	605,296	91,129	348,383	142,505
2004	687	150,310	1,696,554	312,947	519,815	718	102,578	821,971	182,764	480,524	132,448
TOTAL	273,443	304,941	4,522,527	888,376	1,524,065	7,350	245,984	3,221,892	621,527	1,497,277	467,377
O.D.											102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,576,137	4,531,245	467,479			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	282,002	-118,064	4,303			
TOTAL LOSSES	8,858,139	4,413,181	471,782			
EXPECTED LOSSES	6,786,621	4,356,740	354,289			
CREDIBILITY	.08	.19	.30			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.301	2.641	.282	8.224		
INDICATED (POST-TEST)	4.442	2.213	.236	6.891		
PRES. ON RATE LEVEL	3.623	2.326	.189	6.138		
DERIVED BY FORMULA	3.689	2.305	.203	6.197		
UNDERLYING PRES. RATE	4.061	2.607	.212	6.880		
PROPOSED	3.689	2.305	.203	6.197		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	6.773
IND. RATES				6.77	MINIMUM PREMIUM	
MAN. RATES	8.30	7.53	7.66	+ 6.77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	96,809	3,289,370	3.397			9	3	107	119
2001	107,263	4,976,628	4.639			13	14	90	117
2002	107,984	5,545,933	5.135			14	6	101	121
2003	111,894	4,666,315	4.170			7	18	111	136
2004	123,203	4,963,046	4.028			4	15	114	134
TOTAL	547,153	23,441,292	4.284			1	47	523	627
O.D.		12,499	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,420,008	49,218	622,536			347,157	24,582	602,450	223,419
2001			2,217,630	428,110	688,847			668,650	173,425	588,158	211,808
2002			2,323,721	178,535	774,919			1,124,885	88,273	857,424	198,176
2003			1,066,075	860,250	566,792			728,455	445,093	705,876	293,774
2004	357,103		536,709	464,582	881,988			688,789	525,799	1,134,169	373,907
TOTAL	357,103		7,564,143	1,980,695	3,535,082			3,557,936	1,257,172	3,888,077	1,301,084
O.D.					7,409					4,243	847

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,743,771	55,222	623,785			846,369	34,489	855,480	236,377
2001	575	108,330	2,781,348	436,010	680,313	344	52,878	1,703,194	241,778	805,434	229,176
2002	657	182,475	3,033,607	222,915	779,575	1,635	181,483	2,743,150	186,794	1,077,654	207,490
2003	481	188,605	2,449,257	663,659	564,894	1,087	217,962	2,164,287	453,705	816,028	309,638
2004	374,928	225,866	2,548,557	474,775	757,043	2,239	317,260	2,457,513	502,101	1,075,708	389,611
TOTAL	376,641	705,276	12,556,540	1,852,581	3,405,610	5,305	769,583	9,914,513	1,418,867	4,630,304	1,372,292
O.D.		41	693	124	7,154		3	311	88	5,746	892

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,328,906	11,320,474	1,373,184			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	742,184	-302,098	13,693			
TOTAL LOSSES	25,071,090	11,018,376	1,386,877			
EXPECTED LOSSES	17,755,114	10,844,572	1,132,607			
CREDIBILITY	.17	.43	.66			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.582	2.014	.253	6.849		
INDICATED (POST-TEST)	3.840	1.688	.212	5.740		
PRES. ON RATE LEVEL	2.895	1.768	.185	4.848		
DERIVED BY FORMULA	3.056	1.734	.203	4.993		
UNDERLYING PRES. RATE	3.245	1.982	.207	5.434		
PROPOSED	3.056	1.734	.203	4.993		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.457
IND. RATES				5.46	MINIMUM PREMIUM	
MAN. RATES	6.40	5.80	6.05	+ 5.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	56,071	755,168	1,346			2	3	21	26
2001	60,136	2,624,641	4,364			8	2	30	40
2002	63,290	1,392,012	2,199			4		21	25
2003	58,952	1,488,804	2,525			6	2	19	27
2004	69,369	437,197	.630				2	22	24
TOTAL	307,818	6,697,822	2,176			20	9	113	142
O.D.		8,912	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			256,489	100,211	100,685			73,350	24,911	144,529	54,993
2001			1,701,829	109,193	164,450			358,843	39,484	181,595	69,247
2002			728,588		177,446			248,015		168,965	68,998
2003			914,188	31,179	166,368			174,712	2,046	142,622	57,689
2004				120,732	123,951				37,357	81,444	73,713
TOTAL			3,601,094	361,315	732,900			854,920	103,798	719,155	324,640
O.D.					7,421					1,234	257

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			314,969	112,437	100,886			178,827	34,951	205,233	58,183
2001	441	79,094	2,059,328	118,686	168,071	182	28,024	890,370	60,443	249,630	74,925
2002	203	54,851	919,584	20,308	179,849	371	41,298	621,830	19,796	212,435	72,241
2003	266	97,878	1,239,431	69,902	167,992	252	49,520	458,132	28,446	160,361	60,804
2004	141	32,710	384,841	93,534	109,033	97	14,132	119,639	32,720	75,361	76,809
TOTAL	1,051	264,533	4,918,153	414,867	725,831	902	132,974	2,268,798	176,356	903,020	342,962
O.D.	1	383	4,745	722	6,459		38	586	110	1,329	271

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,592,164	2,228,694	343,233	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	227,059	-77,846	3,557	
TOTAL LOSSES	7,819,223	2,150,848	346,790	
EXPECTED LOSSES	5,454,535	2,736,501	295,505	
CREDIBILITY	.12	.29	.45	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.540	.699	.113	3.352
INDICATED (POST-TEST)	2.129	.586	.095	2.810
PRES. ON RATE LEVEL	1.581	.793	.086	2.460
DERIVED BY FORMULA	1.647	.733	.090	2.470
UNDERLYING PRES. RATE	1.772	.889	.096	2.757
PROPOSED	1.647	.733	.090	2.470

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.699
IND. RATES				2.70	MINIMUM PREMIUM	
MAN. RATES	3.23	2.98	3.07	+ 2.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	507,727	32,550,617	6.411		2	68	41	482	593
2001	542,199	29,651,518	5.468	4	1	81	40	484	610
2002	523,697	24,294,996	4.639	2		62	42	397	503
2003	524,971	22,383,406	4.263	2		46	63	392	503
2004	533,217	19,900,629	3.732	2	1	18	60	380	461
TOTAL	2,631,811	128,781,166	4.893	10	4	275	246	2135	2670
O.D.		1,746							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		802,911	12,527,850	1,448,582	3,179,066		4,183,770	4,390,000	940,653	3,890,420	1,187,365
2001	447,067	544,409	14,010,086	671,911	3,555,645	76,720	300,289	4,342,948	819,927	3,466,024	1,416,492
2002	917,324		10,468,809	1,406,046	2,704,167	30,000		3,725,178	719,468	2,952,861	1,371,143
2003	639,104		7,239,373	2,082,464	2,777,505	121,913		3,568,772	1,360,427	3,259,019	1,334,829
2004	666,650	311,021	2,622,424	2,302,626	2,918,363	7,604	1,037,763	2,718,973	2,256,478	3,635,531	1,423,196
TOTAL	2,670,145	1,658,341	46,868,542	7,911,629	15,134,746	236,237	5,521,822	18,745,871	6,096,953	17,203,855	6,733,025
O.D.											1,746

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		539,625	15,384,201	1,625,310	3,185,423		1,481,359	10,702,823	1,319,739	5,524,399	1,256,232
2001	590,770	1,185,936	17,147,714	798,273	3,507,388	203,738	771,239	10,970,604	1,185,445	4,746,503	1,532,644
2002	1,196,214	825,224	13,729,358	1,470,690	2,772,158	92,033	623,981	9,471,968	1,088,434	3,727,348	1,435,587
2003	778,597	977,650	12,508,237	1,913,455	2,701,409	165,952	1,013,885	9,841,399	1,583,737	3,726,463	1,406,910
2004	701,849	1,066,202	10,665,796	2,036,479	2,605,231	25,993	2,000,716	9,466,821	1,968,371	3,539,222	1,482,970
TOTAL	3,267,430	4,594,637	69,435,306	7,844,207	14,771,609	487,716	5,891,180	50,453,615	7,145,726	21,263,935	7,114,343
O.D.											1,851

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	134,129,884	51,025,477	7,116,194		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	5,301,229	-1,433,142	78,598		
TOTAL LOSSES	139,431,113	49,592,335	7,194,792		
EXPECTED LOSSES	129,221,921	47,188,371	6,790,072		
CREDIBILITY	.48	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	5.298	1.884	.273	7.455	
INDICATED (POST-TEST)	4.440	1.579	.229	6.248	
PRES. ON RATE LEVEL	4.381	1.600	.230	6.211	
DERIVED BY FORMULA	4.409	1.579	.229	6.217	
UNDERLYING PRES. RATE	4.910	1.793	.258	6.961	
PROPOSED	4.409	1.579	.229	6.217	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				6.80	MINIMUM PREMIUM
MAN. RATES	8.45	7.70	7.75	+ 6.80	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	504,771	30,187,960	5.980	1	1	61	90	781	934	
2001	526,391	32,986,326	6.266	2	1	70	95	760	928	
2002	543,682	34,469,014	6.339	2		85	85	749	921	
2003	587,819	32,976,893	5.610	1	1	55	129	724	910	
2004	632,585	29,541,167	4.669	2		16	130	718	866	
TOTAL	2,795,248	160,161,360	5.730	8	3	287	529	3732	4559	
O.D.		59,008	.002					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	310,969	343,112	9,426,633	1,796,174	4,119,981	1,014,191	588,354	4,364,551	1,974,363	4,647,133	1,602,499
2001	423,827	454,938	11,133,038	2,854,794	4,187,415	562	308,270	5,344,494	1,846,036	5,001,510	1,431,442
2002	608,948		12,209,261	2,516,464	4,314,661	35,705		6,609,482	1,404,051	5,054,271	1,716,171
2003	163,330	527,423	7,198,494	4,690,314	4,071,205	75	599,999	4,799,035	3,484,423	5,395,882	2,046,713
2004	186,123		2,270,042	4,266,862	4,532,364	1,022,075		4,459,928	5,135,454	6,081,259	1,587,060
TOTAL	1,693,197	1,325,473	42,237,468	16,124,608	21,225,626	2,072,608	1,496,623	25,577,490	13,844,327	26,180,055	8,383,885
O.D.					26,915					27,650	4,443

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	115,331	325,918	11,490,341	2,015,308	4,128,206	747,948	537,361	10,281,491	2,770,032	6,598,936	1,695,444
2001	559,361	947,186	13,812,783	2,875,105	4,125,970	8,815	786,270	12,282,333	2,499,436	6,849,761	1,548,820
2002	795,663	1,014,510	16,758,682	2,501,041	4,376,287	112,602	1,088,224	16,527,538	2,053,979	6,389,324	1,796,831
2003	201,593	1,458,177	15,908,704	3,771,782	3,970,873	11,104	2,084,742	15,581,432	3,495,609	6,226,770	2,157,236
2004	196,590	1,390,818	15,911,707	3,424,540	4,044,425	1,291,718	2,008,752	15,776,363	3,609,959	5,966,367	1,653,717
TOTAL	1,868,538	5,136,609	73,882,217	14,587,776	20,645,761	2,172,187	6,505,349	70,449,157	14,429,015	32,031,158	8,852,048
O.D.	21	2,787	32,799	5,322	21,729	17	2,405	20,168	3,909	24,679	4,655

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	160,072,254	81,749,349	8,856,703			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	5,902,801	-2,077,789	99,736			
TOTAL LOSSES	165,975,055	79,671,560	8,956,439			
EXPECTED LOSSES	141,523,407	74,465,405	8,218,030			
CREDIBILITY	.50	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.938	2.850	.320	9.108		
INDICATED (POST-TEST)	4.976	2.388	.268	7.632		
PRES. ON RATE LEVEL	4.517	2.377	.262	7.156		
DERIVED BY FORMULA	4.747	2.388	.268	7.403		
UNDERLYING PRES. RATE	5.063	2.664	.294	8.021		
PROPOSED	4.747	2.388	.268	7.403		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	8.091
IND. RATES				8.09	MINIMUM PREMIUM	
MAN. RATES	9.30	8.73	8.93	+ 8.09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	299,898	18,702,440	6.236		1	43	30	374	448
2001	322,468	23,092,968	7.161	2	2	54	56	346	460
2002	298,444	16,830,810	5.639		1	37	31	324	393
2003	309,206	11,696,412	3.782			28	46	296	370
2004	325,869	12,969,455	3.979	1		20	44	257	322
TOTAL	1,555,885	83,292,085	5.353	3	4	182	207	1597	1993
O.D.		586,120	.037			1		12	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		546,497	7,201,415	869,940	2,640,863		114,108	3,364,870	1,096,314	2,254,476	613,957
2001	66,997	838,883	9,453,377	1,813,431	2,446,849	728,888	115,434	3,640,224	1,240,641	1,966,504	781,740
2002		567,815	6,151,119	940,773	2,350,027		1,500,000	2,361,627	572,526	1,809,546	577,377
2003			3,877,037	1,608,081	1,693,728			1,435,774	838,437	1,757,511	485,844
2004	624,172		2,824,893	1,709,543	1,768,825	16,116		1,764,700	1,183,512	2,266,066	811,628
TOTAL	691,169	1,953,195	29,507,841	6,941,768	10,900,292	745,004	1,729,542	12,567,195	4,931,430	10,054,103	3,270,546
O.D.			232,006		124,666			43,547		155,219	30,682

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		718,943	8,427,035	976,072	2,646,139		144,336	6,930,059	1,538,131	3,201,355	649,567
2001	49,877	1,698,518	11,682,210	1,842,045	2,427,403	848,647	504,523	7,687,186	1,646,960	2,712,953	845,843
2002	1,812	619,969	8,181,833	993,203	2,363,249	11,439	1,036,688	5,728,852	810,270	2,289,335	604,514
2003	1,487	576,942	7,411,670	1,375,030	1,655,281	2,497	502,317	4,953,751	917,476	2,009,483	512,080
2004	656,258	783,547	8,574,019	1,486,537	1,661,913	29,756	894,640	6,670,416	1,163,239	2,216,028	845,716
TOTAL	709,434	4,397,919	44,276,767	6,672,887	10,753,985	892,339	3,082,504	31,970,264	6,076,076	12,429,154	3,457,720
O.D.	154	35,185	434,113	33,372	105,160	154	25,022	213,995	26,231	137,286	32,209

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	86,037,850	36,234,151	3,489,929			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	3,189,945	-921,964	35,134			
TOTAL LOSSES	89,227,795	35,312,187	3,525,063			
EXPECTED LOSSES	76,985,190	30,837,641	3,002,858			
CREDIBILITY	.34	.86	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.735	2.270	.227	8.232		
INDICATED (POST-TEST)	4.806	1.902	.190	6.898		
PRES. ON RATE LEVEL	4.415	1.768	.172	6.355		
DERIVED BY FORMULA	4.548	1.883	.190	6.621		
UNDERLYING PRES. RATE	4.948	1.982	.193	7.123		
PROPOSED	4.548	1.883	.190	6.621		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	7.236
IND. RATES				7.24	MINIMUM PREMIUM	
MAN. RATES	8.34	7.68	7.93	+ 7.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	150,079	16,686,859	11.118	5	1	30	11	118	165
2001	151,891	9,634,933	6.343		1	23	12	158	194
2002	152,449	12,612,728	8.273		1	31	13	155	200
2003	150,692	7,226,248	4.795			20	11	134	165
2004	151,786	7,852,588	5.173	1		11	20	161	193
TOTAL	756,897	54,013,356	7.136	6	3	115	67	726	917
O.D.		14,167	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	739,544	185,843	5,166,949	315,473	913,156	8,615	27,857	7,661,269	564,020	693,773	410,360
2001		585,000	3,964,321	267,229	1,353,135		552,101	933,469	270,631	1,307,579	401,468
2002		361,753	5,790,628	327,474	1,599,649		500,000	2,233,782	106,632	1,302,785	390,025
2003			3,455,131	370,541	967,873			1,031,331	239,083	845,861	316,428
2004	3,000		1,633,434	832,771	1,517,922	26,047		1,147,786	698,161	1,622,146	371,321
TOTAL	742,544	1,132,596	20,010,463	2,113,488	6,351,735	34,662	1,079,958	13,007,637	1,878,527	5,772,144	1,889,602
O.D.					1,346					5,290	7,531

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	963,625	511,812	6,000,655	353,961	914,981	22,322	73,765	4,549,025	791,320	985,157	434,161
2001	1,284	588,069	4,913,937	306,193	1,328,537	7,222	631,902	2,438,095	386,855	1,784,946	434,388
2002	1,768	685,926	7,402,766	442,918	1,620,047	11,220	1,003,642	5,029,526	275,310	1,645,014	408,356
2003	1,090	406,347	5,162,076	465,435	944,238	1,586	313,556	2,958,242	342,751	967,707	333,515
2004	5,051	483,299	5,317,513	880,067	1,336,052	41,627	536,643	4,040,441	722,040	1,552,006	386,916
TOTAL	972,818	2,675,453	28,796,947	2,448,574	6,143,855	83,977	2,559,508	19,015,329	2,518,276	6,934,830	1,997,336
O.D.	1	149	1,799	291	1,060	3	483	4,022	778	4,606	7,881

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	54,110,489	18,052,270	2,005,217			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,848,026	-491,483	21,034			
TOTAL LOSSES	55,958,515	17,560,787	2,026,251			
EXPECTED LOSSES	45,338,130	15,925,113	1,824,121			
CREDIBILITY	.21	.53	.82			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.393	2.320	.268	9.981		
INDICATED (POST-TEST)	6.195	1.944	.225	8.364		
PRES. ON RATE LEVEL	5.344	1.877	.215	7.436		
DERIVED BY FORMULA	5.523	1.913	.223	7.659		
UNDERLYING PRES. RATE	5.990	2.104	.241	8.335		
PROPOSED	5.523	1.913	.223	7.659		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	8.371
IND. RATES				8.37	MINIMUM PREMIUM	
MAN. RATES	9.61	9.13	9.28	+ 8.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	84,210	7,441,485	8.836			21	11	77	109
2001	75,524	10,187,117	13.488	1	1	28	10	84	124
2002	88,132	7,183,861	8.151	2		21	16	61	100
2003	75,645	5,567,212	7.359			13	10	50	73
2004	71,045	6,726,053	9.467	2		7	16	66	91
TOTAL	394,556	37,105,728	9.404	5	1	90	63	338	497
O.D.		34,066	.008					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			4,252,181	281,004	597,907			1,438,385	100,766	513,945	257,297
2001	3,000	753,506	4,859,016	183,234	1,115,976	587	904,553	1,289,653	108,927	610,222	358,443
2002	610,721		3,820,397	468,413	367,692	9,055		980,996	297,693	372,716	256,178
2003			2,380,909	395,585	369,364			1,617,853	187,745	383,319	232,437
2004	1,101,349		1,148,888	784,898	598,674	29,984		1,402,210	502,246	985,363	172,441
TOTAL	1,715,070	753,506	16,461,391	2,113,134	3,049,613	39,626	904,553	6,729,097	1,197,377	2,865,565	1,276,796
O.D.					22,280					4,796	6,990

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			5,221,678	315,284	599,107			3,506,782	141,374	729,809	272,220
2001	5,423	572,227	5,936,599	227,756	1,102,871	9,574	712,987	3,207,268	179,713	840,274	387,835
2002	795,500	292,271	4,903,212	472,138	415,254	27,645	169,912	2,572,396	385,931	490,826	268,218
2003	724	267,215	3,409,099	382,002	397,509	1,971	379,844	3,433,604	289,276	478,172	244,989
2004	1,154,251	308,826	3,391,618	622,913	585,814	46,867	466,096	3,402,351	527,847	979,202	179,684
TOTAL	1,955,898	1,440,539	22,862,206	2,020,093	3,100,555	86,057	1,728,839	16,122,401	1,524,141	3,518,283	1,352,946
O.D.		120	2,082	373	21,511		3	351	99	6,495	7,297

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	44,198,496	10,191,550	1,360,243			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,578,171	-347,055	13,788			
TOTAL LOSSES	45,776,667	9,844,495	1,374,031			
EXPECTED LOSSES	40,134,235	10,400,497	1,242,853			
CREDIBILITY	.14	.34	.53			
PURE PREMIUMS						
INDICATED (PRE-TEST)	11.602	2.495	.348	14.445		
INDICATED (POST-TEST)	9.722	2.091	.292	12.105		
PRES. ON RATE LEVEL	9.075	2.352	.281	11.708		
DERIVED BY FORMULA	9.166	2.263	.287	11.716		
UNDERLYING PRES. RATE	10.172	2.636	.315	13.123		
PROPOSED	9.166	2.263	.287	11.716		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	12.805
IND. RATES				12.81	MINIMUM PREMIUM	
MAN. RATES	16.75	14.90	14.61	+ 12.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	34,457	2,351,257	6.823			6	4	34	44
2001	43,560	2,414,075	5.541			5	5	43	53
2002	47,255	1,710,118	3.618			5	6	29	40
2003	53,425	3,165,389	5.924			5	13	34	52
2004	56,513	1,959,997	3.468			2	6	49	57
TOTAL	235,210	11,600,836	4.932			23	34	189	246
O.D.		18,656	.007					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,235,014	175,855	392,720			232,189	30,284	229,599	55,596
2001			874,118	174,173	356,243			278,946	118,143	501,863	110,589
2002			684,226	169,023	269,998			173,034	70,772	248,517	94,548
2003			1,054,952	389,538	305,493			620,434	311,430	340,815	142,727
2004			247,494	237,840	449,365			52,527	180,980	527,243	264,548
TOTAL			4,095,804	1,146,429	1,773,819			1,357,130	711,609	1,848,037	668,008
O.D.					6,251					11,084	1,321

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,516,597	197,308	393,503			566,077	42,489	326,030	58,821
2001	230	43,207	1,105,250	178,469	350,013	142	22,507	741,194	163,008	684,298	119,657
2002	203	59,071	972,863	165,018	273,353	273	32,999	507,652	96,839	311,471	98,992
2003	373	137,956	1,773,575	324,226	310,634	889	173,112	1,665,005	311,902	409,821	150,434
2004	515	116,066	1,308,429	242,917	386,096	668	95,967	781,476	183,605	483,869	275,659
TOTAL	1,321	356,300	6,676,714	1,107,938	1,713,599	1,972	324,585	4,261,404	797,843	2,215,489	703,563
O.D.		33	584	103	6,035		10	813	227	15,011	1,382

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,623,736	5,856,245	704,945			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	456,781	-130,098	7,035			
TOTAL LOSSES	12,080,517	5,726,147	711,980			
EXPECTED LOSSES	10,807,899	5,280,465	559,801			
CREDIBILITY	.10	.24	.37			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.136	2.434	.303	7.873		
INDICATED (POST-TEST)	4.304	2.040	.254	6.598		
PRES. ON RATE LEVEL	4.100	2.003	.212	6.315		
DERIVED BY FORMULA	4.120	2.012	.228	6.360		
UNDERLYING PRES. RATE	4.595	2.245	.238	7.078		
PROPOSED	4.120	2.012	.228	6.360		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	6.951
IND. RATES				6.95	MINIMUM PREMIUM	
MAN. RATES	8.66	7.75	7.88	+ 6.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	8,049	428,959	5.329			8,049			1		8	9
2001	7,232	278,639	3.852			7,232				2	7	9
2002	14,087	1,034,742	7.345			14,087			2		5	7
2003	7,232	237,137	3.278			7,232			1	1	3	5
2004	5,934	223,861	3.772			5,934				1	3	4
TOTAL	42,534	2,203,338	5.180			42,534			4	4	26	34
O.D.		38,199	.089							1	1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			192,401		72,641			23,416		110,025	30,476
2001				116,260	41,929				35,695	52,331	32,424
2002			431,341		87,681			346,411		139,181	30,128
2003			97,739	19,017	19,261			21,304	40,143	17,340	22,333
2004				36,756	54,294				34,000	85,141	13,670
TOTAL			721,481	172,033	275,806			391,131	109,838	404,018	129,031
O.D.				32,994					5,100		105

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			236,268		72,787			57,088		156,236	32,244
2001		1,327	25,690	111,917	41,755		193	13,063	45,406	71,592	35,083
2002	121	32,145	539,885	11,227	89,760	513	56,435	845,882	22,878	178,006	31,544
2003	31	11,721	149,643	18,055	20,126	46	9,722	100,113	34,119	22,460	23,539
2004	58	11,831	139,307	32,069	46,248	95	13,886	117,252	31,399	78,172	14,244
TOTAL	210	57,024	1,090,793	173,268	270,676	654	80,236	1,133,398	133,802	506,466	136,654
O.D.				37,019					7,155		110

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,362,315	1,128,386	136,764	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	86,494	-42,238	865	
TOTAL LOSSES	2,448,809	1,086,148	137,629	
EXPECTED LOSSES	2,427,414	1,191,376	83,368	
CREDIBILITY	.03	.08	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.757	2.554	.324	8.635
INDICATED (POST-TEST)	4.824	2.140	.272	7.236
PRES. ON RATE LEVEL	5.092	2.499	.175	7.766
DERIVED BY FORMULA	5.084	2.470	.187	7.741
UNDERLYING PRES. RATE	5.707	2.801	.196	8.704
PROPOSED	5.084	2.470	.187	7.741

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	8.460
IND. RATES				8.46	MINIMUM PREMIUM	
MAN. RATES	10.93	9.70	9.69	+ 8.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	46,243	3,698,791	7.998	1		10	5	48	64	
2001	47,874	3,319,250	6.933			7	7	55	69	
2002	55,714	2,891,968	5.190			8	5	31	44	
2003	50,614	3,440,127	6.796			9	6	44	59	
2004	53,839	2,329,950	4.327			1	12	60	73	
TOTAL	254,284	15,680,086	6.166	1		35	35	238	309	
O.D.		18,812	.007					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	319,103		1,544,263	161,950	442,787			667,755	98,442	325,798	138,693
2001			1,198,168	270,291	625,900			437,546	155,169	533,942	98,234
2002			1,391,138	141,377	231,633			531,293	197,724	288,886	109,917
2003			1,571,854	332,379	319,741			597,026	131,806	254,875	232,446
2004			98,800	525,041	496,645			78,404	567,414	458,214	105,432
TOTAL	319,103		5,804,223	1,431,038	2,116,706			2,312,024	1,150,555	1,861,715	684,722
O.D.					10,646					7,519	647

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	415,791		1,896,356	181,708	443,673			1,627,985	138,114	462,636	146,737
2001	312	60,273	1,533,757	277,105	612,964	224	34,930	1,136,242	213,042	729,775	106,289
2002	389	107,368	1,796,711	152,003	244,421	846	94,465	1,435,837	252,816	374,120	115,083
2003	510	191,044	2,440,355	309,016	333,785	887	173,141	1,594,032	172,355	306,726	244,998
2004	607	148,519	1,724,681	402,488	444,445	1,169	165,538	1,359,079	384,447	470,247	109,860
TOTAL	417,609	507,204	9,391,860	1,322,320	2,079,288	3,126	468,074	7,153,175	1,160,774	2,343,504	722,967
O.D.	8	1,208	14,237	2,311	8,392	6	677	5,713	1,107	6,545	686

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,962,897	6,924,241	723,653			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	589,462	-185,688	7,904			
TOTAL LOSSES	18,552,359	6,738,553	731,557			
EXPECTED LOSSES	14,473,846	6,349,473	668,768			
CREDIBILITY	.10	.26	.39			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.296	2.650	.288	10.234		
INDICATED (POST-TEST)	6.114	2.221	.241	8.576		
PRES. ON RATE LEVEL	5.078	2.228	.235	7.541		
DERIVED BY FORMULA	5.182	2.226	.237	7.645		
UNDERLYING PRES. RATE	5.692	2.497	.263	8.452		
PROPOSED	5.182	2.226	.237	7.645		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	8.355
IND. RATES				8.36	MINIMUM PREMIUM	
MAN. RATES	10.11	9.18	9.41	+ 8.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	104,028	14,992,448	14.411	6	1	33	21	224	285	
2001	108,285	14,967,071	13.821		1	36	32	215	284	
2002	97,610	12,496,144	12.802	3		30	34	173	240	
2003	108,548	15,134,095	13.942	2	1	27	46	137	213	
2004	116,356	9,180,286	7.889			9	44	138	191	
TOTAL	534,827	66,770,044	12.484	11	3	135	177	887	1213	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	1,302,009	224,635	5,552,518	739,570	1,018,990	99,190	850,000	2,994,280	736,411	1,171,853	302,992
2001		399,855	5,863,166	1,297,911	1,111,938		275,000	3,602,346	836,305	1,130,056	450,494
2002	546,188		4,249,294	1,209,425	1,114,159	1,094,516		1,860,330	917,922	1,102,243	402,067
2003	6,000	415,004	4,179,896	1,668,349	674,335		1,800,000	2,022,895	2,805,807	1,148,129	413,680
2004			1,255,267	1,631,829	1,032,729			1,188,547	1,851,872	1,253,841	966,201
TOTAL	1,854,197	1,039,494	21,100,141	6,547,084	4,952,151	1,193,706	2,925,000	11,668,398	7,148,317	5,806,122	2,535,434

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	1,696,517	217,859	6,737,752	829,799	1,021,024	257,002	792,633	6,772,367	1,033,188	1,664,033	320,566
2001	1,812	754,218	7,271,587	1,300,736	1,115,746	7,617	753,976	8,683,299	1,139,342	1,576,293	487,435
2002	705,880	360,006	5,951,891	1,132,300	1,160,602	1,031,022	331,643	5,065,294	1,131,453	1,429,963	420,964
2003	8,799	637,507	7,034,293	1,315,199	774,925	8,834	1,571,704	7,531,246	2,110,741	1,488,829	436,019
2004	1,682	504,027	5,640,568	1,166,547	1,010,289	5,036	708,296	5,341,634	1,069,164	1,329,245	1,006,781
TOTAL	2,414,690	2,473,617	32,636,091	5,744,581	5,082,586	1,309,511	4,158,252	33,393,840	6,483,888	7,488,363	2,671,765

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	76,386,001	24,799,418	2,671,765	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,598,269	-723,350	22,352	
TOTAL LOSSES	78,984,270	24,076,068	2,694,117	
EXPECTED LOSSES	62,168,290	24,628,783	1,882,591	
CREDIBILITY	.17	.42	.65	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.768	4.502	.504	19.774
INDICATED (POST-TEST)	12.376	3.773	.422	16.571
PRES. ON RATE LEVEL	10.371	4.109	.314	14.794
DERIVED BY FORMULA	10.712	3.968	.384	15.064
UNDERLYING PRES. RATE	11.624	4.605	.352	16.581
PROPOSED	10.712	3.968	.384	15.064

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	16.464
IND. RATES				16.46	MINIMUM PREMIUM	
MAN. RATES	18.78	17.70	18.46	+ 16.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	269,650	3,263,184	1.210			10	4	90	104
2001	286,337	4,486,425	1.566	1		10	11	91	113
2002	240,258	4,929,527	2.051			13	9	95	117
2003	246,887	4,533,948	1.836			8	11	80	99
2004	261,919	3,033,428	1.158			5	8	91	104
TOTAL	1,305,051	20,246,512	1.551	1		46	43	447	537
O.D.		1,697							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,247,825	104,207	514,469			407,943	91,042	597,572	300,126
2001	193,500		1,635,067	463,498	757,121			458,312	198,072	518,823	262,032
2002			2,003,028	329,797	682,572			603,376	212,854	726,097	371,803
2003			1,572,055	350,311	627,387			636,804	268,941	750,179	328,271
2004			672,581	260,240	551,472			203,310	222,231	724,474	399,120
TOTAL	193,500		7,130,556	1,508,053	3,133,021			2,309,745	993,140	3,317,145	1,661,352
O.D.											1,697

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,532,328	116,921	515,494			994,564	127,732	848,551	317,533
2001	254,399	82,620	2,101,682	467,076	743,848	232	36,686	1,196,379	266,459	710,340	283,519
2002	590	165,423	2,739,504	340,289	691,578	980	112,116	1,716,605	294,048	912,382	389,278
2003	532	202,138	2,579,430	348,662	601,095	990	196,130	1,927,776	320,110	849,663	345,998
2004	691	179,761	1,959,526	301,728	485,034	1,165	165,428	1,285,285	251,659	669,991	415,883
TOTAL	256,212	629,942	10,912,470	1,574,676	3,037,049	3,367	510,360	7,120,609	1,260,008	3,990,927	1,752,211
O.D.											1,774

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,432,960	9,862,660	1,753,985	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	649,008	-231,317	15,368	
TOTAL LOSSES	20,081,968	9,631,343	1,769,353	
EXPECTED LOSSES	15,673,663	7,360,488	1,344,204	
CREDIBILITY	.30	.76	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.539	.738	.136	2.413
INDICATED (POST-TEST)	1.290	.618	.114	2.022
PRES. ON RATE LEVEL	1.072	.503	.092	1.667
DERIVED BY FORMULA	1.137	.590	.114	1.841
UNDERLYING PRES. RATE	1.201	.564	.103	1.868
PROPOSED	1.137	.590	.114	1.841

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	TOTAL
IND. RATES				2.01	MINIMUM PREMIUM	
MAN. RATES	2.35	1.97	2.08	+ 2.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	866,330	27,951,733	3.226	2	2	58	45	506	613
2001	874,113	23,916,554	2.736		1	55	42	462	560
2002	915,112	22,941,522	2.506			57	48	343	448
2003	884,715	16,985,006	1.919	3		30	57	325	415
2004	832,657	18,936,450	2.274	6	1	16	49	326	398
TOTAL	4,372,927	110,731,265	2.532	11	4	216	241	1962	2434
O.D.		306,645	.007					12	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	642,810	652,448	10,696,160	1,144,046	3,024,669	33,616	2,279,550	4,117,439	989,621	2,787,651	1,583,723
2001		787,816	9,446,933	893,871	2,821,148		229,539	4,258,357	802,694	2,960,839	1,715,357
2002			10,207,414	1,114,848	2,166,532			4,418,282	1,006,916	2,569,333	1,458,197
2003	853,211		5,202,200	1,892,895	2,050,780	38,631		2,391,365	1,004,652	2,202,347	1,348,925
2004	2,218,275	52,230	2,685,777	1,289,630	2,251,799	622,266	1,815,463	883,620	1,809,482	4,023,826	1,284,082
TOTAL	3,714,296	1,492,494	38,238,484	6,335,290	12,314,928	694,513	4,324,552	16,069,063	5,613,365	14,543,996	7,390,284
O.D.					136,260					145,991	24,394

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	792,054	491,165	12,979,351	1,283,618	3,030,711	82,301	1,235,393	8,169,631	1,388,437	3,958,479	1,675,579
2001	2,791	1,015,554	11,565,594	966,931	2,778,452	4,666	506,101	8,395,332	1,129,962	4,053,140	1,856,016
2002	2,788	768,054	12,816,017	1,194,012	2,239,596	5,789	647,682	9,835,707	1,386,182	3,272,255	1,526,732
2003	1,037,917	734,954	9,429,693	1,644,123	2,011,153	54,372	679,686	6,629,809	1,131,604	2,522,645	1,421,767
2004	1,986,268	772,155	8,336,042	1,350,329	1,998,829	672,566	1,708,011	7,522,901	1,661,574	3,768,686	1,338,013
TOTAL	3,821,818	3,781,882	55,126,697	6,439,013	12,058,741	819,694	4,776,873	40,553,380	6,697,759	17,575,205	7,818,107
O.D.	97	13,174	155,369	25,242	111,732	73	10,653	91,075	17,694	141,139	25,515

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	109,150,785	43,066,525	7,843,622			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	4,267,067	-1,175,707	79,431			
TOTAL LOSSES	113,417,852	41,890,818	7,923,053			
EXPECTED LOSSES	106,087,209	37,344,796	6,996,683			
CREDIBILITY	.68	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.594	.958	.181	3.733		
INDICATED (POST-TEST)	2.174	.803	.152	3.129		
PRES. ON RATE LEVEL	2.164	.762	.143	3.069		
DERIVED BY FORMULA	2.171	.803	.152	3.126		
UNDERLYING PRES. RATE	2.426	.854	.160	3.440		
PROPOSED	2.171	.803	.152	3.126		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.416
IND. RATES				3.42	MINIMUM PREMIUM	
MAN. RATES	4.31	3.90	3.83	+ 3.42	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	50,179	2,243,989	4.471			4	7	61	72
2001	74,181	3,453,069	4.654		1	7	12	76	96
2002	62,295	3,144,129	5.047			11	9	63	83
2003	59,984	2,170,402	3.618			6	7	58	71
2004	52,054	1,915,034	3.678			3	5	43	51
TOTAL	298,693	12,926,623	4.328		1	31	40	301	373
O.D.		535							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			472,625	280,713	564,709			178,930	188,870	380,965	177,177
2001		69,254	1,313,915	304,154	398,882		6,399	310,489	171,682	547,099	331,195
2002			1,485,602	390,249	259,395			372,401	163,472	292,956	180,054
2003			985,102	171,406	228,308			291,097	86,580	296,743	111,166
2004			463,487	192,970	434,595			188,897	211,368	331,817	91,900
TOTAL		69,254	4,720,731	1,339,492	1,885,889		6,399	1,341,814	821,972	1,849,580	891,492
O.D.											535

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			580,384	314,962	565,836			436,231	264,986	540,971	187,453
2001	432	203,413	1,664,784	306,904	394,807	391	44,219	835,128	231,233	746,934	358,353
2002	434	122,739	2,038,361	362,795	279,644	605	68,274	1,042,760	208,596	374,236	188,517
2003	308	118,383	1,509,195	171,820	231,424	458	92,142	883,588	116,597	337,017	117,169
2004	543	132,193	1,448,041	227,288	378,532	878	123,747	942,403	186,269	325,995	95,760
TOTAL	1,717	576,728	7,240,765	1,383,769	1,850,243	2,332	328,382	4,140,110	1,007,681	2,325,153	947,252
O.D.											566

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	12,290,034	6,566,846	947,818		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	329,913	-165,516	9,452		
TOTAL LOSSES	12,619,947	6,401,330	957,270		
EXPECTED LOSSES	8,085,621	5,409,330	857,249		
CREDIBILITY	.11	.29	.44		
PURE PREMIUMS					
INDICATED (PRE-TEST)	4.225	2.143	.320	6.688	
INDICATED (POST-TEST)	3.541	1.796	.268	5.605	
PRES. ON RATE LEVEL	2.415	1.616	.256	4.287	
DERIVED BY FORMULA	2.539	1.668	.261	4.468	
UNDERLYING PRES. RATE	2.707	1.811	.287	4.805	
PROPOSED	2.539	1.668	.261	4.468	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				4.88	MINIMUM PREMIUM
MAN. RATES	4.93	4.88	5.35	+ 4.88	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	668,029	25,119,878	3.760	1	1	61	42	501	606	
2001	783,874	20,894,256	2.665	1	1	52	52	462	568	
2002	776,289	23,426,431	3.017	1		59	57	451	568	
2003	783,645	26,859,249	3.427	1	2	55	57	471	586	
2004	787,170	20,890,831	2.653	1		26	77	466	570	
TOTAL	3,799,007	117,190,645	3.085	5	4	253	285	2351	2898	
O.D.		8,591								

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	308,414	420,176	11,471,921	1,212,491	3,264,212	1,130	54,705	3,082,178	695,857	3,060,555	1,548,239
2001	189,811	434,867	7,987,364	1,309,177	3,046,390		600,000	2,154,712	947,220	2,627,602	1,597,113
2002	153,329		9,991,255	1,610,068	2,625,117	5,000		3,629,957	859,989	3,117,080	1,434,636
2003	114,794	1,045,393	8,541,121	1,848,276	3,124,799		2,265,661	3,845,188	1,421,091	3,118,075	1,534,851
2004	249,570		4,400,518	2,795,473	3,982,719	3,568		2,272,406	1,517,169	4,154,809	1,514,599
TOTAL	1,015,918	1,900,436	42,392,179	8,775,485	16,043,237	9,698	2,920,366	14,984,441	5,441,326	16,078,121	7,629,438
O.D.											8,591

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	401,863	767,234	14,072,755	1,360,416	3,270,733	2,928	96,045	7,493,370	976,287	4,345,986	1,638,037
2001	251,379	659,424	10,042,990	1,357,992	2,993,816	7,740	721,704	5,659,601	1,280,316	3,596,158	1,728,076
2002	202,277	796,030	13,226,365	1,629,437	2,696,045	19,721	602,164	9,165,186	1,240,109	3,930,916	1,502,064
2003	142,545	1,552,148	14,167,884	1,841,952	3,022,435	12,051	2,164,783	10,470,093	1,645,829	3,590,607	1,617,733
2004	266,527	1,358,572	15,025,568	2,644,220	3,561,558	13,537	1,181,090	8,983,212	1,646,452	3,911,804	1,578,212
TOTAL	1,264,591	5,133,408	66,535,562	8,834,017	15,544,587	55,977	4,765,786	41,771,462	6,788,993	19,375,471	8,064,122
O.D.											9,090

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	119,526,786	50,543,068	8,073,212			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	4,648,576	-1,332,947	85,604			
TOTAL LOSSES	124,175,362	49,210,121	8,158,816			
EXPECTED LOSSES	112,792,517	46,081,956	7,294,093			
CREDIBILITY	.62	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.269	1.295	.215	4.779		
INDICATED (POST-TEST)	2.739	1.085	.180	4.004		
PRES. ON RATE LEVEL	2.649	1.082	.171	3.902		
DERIVED BY FORMULA	2.705	1.085	.180	3.970		
UNDERLYING PRES. RATE	2.969	1.213	.192	4.374		
PROPOSED	2.705	1.085	.180	3.970		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.339
IND. RATES				4.34	MINIMUM PREMIUM	
MAN. RATES	4.91	4.66	4.87	+ 4.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	565,731	14,664,962	2.592			35	42	403	480	
2001	565,244	20,337,840	3.598	1	1	48	43	427	520	
2002	592,902	15,919,401	2.684	1		42	42	369	454	
2003	620,167	18,911,887	3.049			38	56	389	483	
2004	637,087	16,032,117	2.516		1	8	45	391	445	
TOTAL	2,981,131	85,866,207	2.880	2	2	171	228	1979	2382	
O.D.		710,451	.023	1		1	1	3	6	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			5,675,116	834,801	1,955,408			1,539,266	1,189,678	2,278,100	1,192,593
2001	3,000	402,537	8,089,626	1,207,420	2,432,411	168,901	57,671	3,500,909	916,127	2,390,380	1,168,858
2002	337,200		6,390,779	1,075,512	2,019,526	16,000		1,659,140	718,849	2,401,212	1,301,183
2003			6,016,238	1,728,381	2,233,248			3,150,261	1,634,205	2,653,040	1,496,514
2004		444,291	1,143,238	1,510,667	2,883,992		3,000,000	810,402	1,159,280	3,641,740	1,438,507
TOTAL	340,200	846,828	27,314,997	6,356,781	11,524,585	184,901	3,057,671	10,659,978	5,618,139	13,364,472	6,597,655
O.D.	415,035		161,359	37,308	35,190			10,067		43,399	8,093

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			6,886,135	936,651	1,959,319			3,429,246	1,669,116	3,234,900	1,261,763
2001	6,421	1,053,688	9,896,948	1,251,068	2,399,855	435,541	392,053	8,042,561	1,255,414	3,281,525	1,264,704
2002	440,465	525,477	8,710,623	1,097,902	2,054,883	48,886	318,325	4,896,581	973,022	3,010,776	1,362,339
2003	2,047	785,468	10,055,804	1,572,158	2,173,947	4,253	846,791	8,350,697	1,657,963	3,066,564	1,577,326
2004	3,129	726,302	7,694,234	1,500,076	2,451,790	10,572	1,396,041	5,444,721	1,142,603	3,324,202	1,498,924
TOTAL	452,062	3,090,935	43,243,744	6,357,855	11,039,794	499,252	2,953,210	30,163,806	6,698,118	15,917,967	6,965,056
O.D.	544,811	18,329	276,098	25,826	38,435	35	4,559	50,194	5,655	42,334	8,477

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	81,297,035	40,125,984	6,973,533			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	3,153,247	-984,786	73,894			
TOTAL LOSSES	84,450,282	39,141,198	7,047,427			
EXPECTED LOSSES	76,674,689	33,567,535	6,230,564			
CREDIBILITY	.52	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.833	1.313	.236	4.382		
INDICATED (POST-TEST)	2.374	1.100	.198	3.672		
PRES. ON RATE LEVEL	2.295	1.005	.186	3.486		
DERIVED BY FORMULA	2.336	1.100	.198	3.634		
UNDERLYING PRES. RATE	2.572	1.126	.209	3.907		
PROPOSED	2.336	1.100	.198	3.634		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.971
IND. RATES				3.97	MINIMUM PREMIUM	
MAN. RATES	4.33	4.08	4.35	+ 3.97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	116,229	13,747,509	11.827	1		30	15	135	181
2001	120,503	9,338,049	7.749			25	16	97	138
2002	120,515	6,835,110	5.671			15	19	98	132
2003	124,922	5,605,811	4.487	1		12	16	81	110
2004	133,068	4,939,514	3.712			9	29	96	134
TOTAL	615,237	40,465,993	6.577	2		91	95	507	695
O.D.		85,777	.013					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	126,533		5,457,067	331,123	1,085,163	1,101,976		4,061,298	510,752	891,221	182,376
2001			4,707,893	534,125	692,879			1,841,737	642,107	670,363	248,945
2002			2,588,409	441,953	786,631			1,665,356	345,004	842,315	165,442
2003	399,079		1,736,480	289,595	758,109			728,278	424,554	1,041,751	227,965
2004			1,349,876	972,357	741,195			231,335	617,865	839,074	187,812
TOTAL	525,612		15,839,725	2,569,153	4,063,977	1,101,976		8,528,004	2,540,282	4,284,724	1,012,540
O.D.					35,695					18,341	31,741

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	55,164		6,026,769	371,522	1,087,332	955,328		6,303,245	716,584	1,265,534	192,954
2001	1,201	218,442	5,661,783	553,724	696,820	909	138,383	4,445,469	848,683	934,987	269,358
2002	724	204,922	3,395,452	446,778	800,998	2,061	229,195	3,477,600	475,359	1,075,606	173,218
2003	485,166	225,942	2,874,811	329,194	716,838	1,309	259,745	2,583,078	478,281	1,181,148	240,275
2004	1,245	388,698	4,260,534	774,593	727,405	1,804	255,949	2,037,890	490,964	818,743	195,700
TOTAL	543,500	1,038,004	22,219,349	2,475,811	4,029,393	961,411	883,272	18,847,282	3,009,871	5,276,018	1,071,505
O.D.	1	170	2,335	397	35,154		68	1,075	255	25,173	33,125

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	44,496,467	14,852,072	1,104,630			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,382,457	-449,063	12,133			
TOTAL LOSSES	45,878,924	14,403,009	1,116,763			
EXPECTED LOSSES	33,382,761	15,387,077	1,021,294			
CREDIBILITY	.18	.46	.71			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.457	2.341	.182	9.980		
INDICATED (POST-TEST)	6.249	1.962	.153	8.364		
PRES. ON RATE LEVEL	4.841	2.232	.148	7.221		
DERIVED BY FORMULA	5.094	2.108	.152	7.354		
UNDERLYING PRES. RATE	5.426	2.501	.166	8.093		
PROPOSED	5.094	2.108	.152	7.354		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	8.037
IND. RATES				8.04	MINIMUM PREMIUM	
MAN. RATES	9.53	8.86	9.01	+ 8.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	36,043	1,953,350	5.419			4	4	42	50	
2001	43,999	2,435,847	5.536			6		52	58	
2002	48,830	3,427,978	7.020			11	5	42	58	
2003	44,157	5,030,078	11.391			7	6	42	55	
2004	44,332	1,560,397	3.519			4	7	33	44	
TOTAL	217,361	14,407,650	6.628			32	22	211	265	
O.D.		55,923	.025					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			876,793	76,621	283,845			207,900	52,293	322,149	133,749
2001			1,311,298		407,571			228,582		338,888	149,508
2002			2,095,588	151,619	203,917			480,543	147,474	230,514	118,323
2003			1,297,349	267,489	334,605			2,660,111	86,016	291,488	93,020
2004			431,491	304,116	131,082			188,780	223,542	172,737	108,649
TOTAL			6,012,519	799,845	1,361,020			3,765,916	509,325	1,355,776	603,249
O.D.					24,824					31,099	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,076,701	85,968	284,410			506,860	73,367	457,453	141,506
2001	340	61,654	1,597,241	15,654	399,756	121	17,959	577,058	11,856	460,794	161,768
2002	583	156,889	2,638,834	171,082	226,824	748	83,920	1,272,302	193,200	299,286	123,884
2003	382	141,740	1,811,243	250,163	331,971	1,217	235,382	2,128,364	161,086	352,328	98,043
2004	303	111,162	1,208,179	220,942	148,441	799	111,517	840,143	169,596	188,961	113,212
TOTAL	1,608	471,445	8,332,198	743,809	1,391,402	2,885	448,778	5,324,727	609,105	1,758,822	638,413
O.D.	1	478	6,475	1,135	23,892	3	414	7,278	1,531	38,132	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,596,290	4,567,828	638,413	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	287,926	-136,533	7,759	
TOTAL LOSSES	14,884,216	4,431,295	646,172	
EXPECTED LOSSES	7,070,753	4,760,206	662,952	
CREDIBILITY	.09	.23	.35	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.848	2.039	.297	9.184
INDICATED (POST-TEST)	5.739	1.709	.249	7.697
PRES. ON RATE LEVEL	2.902	1.954	.272	5.128
DERIVED BY FORMULA	3.157	1.898	.264	5.319
UNDERLYING PRES. RATE	3.253	2.190	.305	5.748
PROPOSED	3.157	1.898	.264	5.319

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.813
IND. RATES				5.81	MINIMUM PREMIUM	
MAN. RATES	6.50	6.09	6.40	+ 5.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	27,785	201,151	.723						11	11
2001	28,128	640,090	2.275						11	13
2002	26,976	1,178,970	4.370						9	13
2003	26,332	168,674	.640		1	2			1	7
2004	29,018	672,255	2.316			1			7	8
TOTAL	138,239	2,861,140	2.070		1	5			2	53

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					84,032					73,561	43,558
2001			362,321		134,720			87,541		41,917	13,591
2002		463,182	293,845	9,078	46,923		107,782	182,110	14,301	56,579	5,170
2003				18,603	71,988				16,193	44,546	17,344
2004			207,139		20,364			411,716		22,353	10,683
TOTAL		463,182	863,305	27,681	358,027		107,782	681,367	30,494	238,956	90,346

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					84,202					104,456	46,084
2001	93	17,158	443,397	4,694	131,796	47	6,793	214,545	2,734	57,477	14,705
2002	431	543,490	444,813	17,604	49,727	3,240	271,696	464,515	28,404	74,308	5,413
2003	12	5,084	65,245	19,392	63,709	13	2,959	39,040	16,426	49,196	18,281
2004	49	18,588	185,674	12,539	21,519	615	84,757	560,634	33,453	37,264	11,132
TOTAL	585	584,320	1,139,129	54,229	350,953	3,915	366,205	1,278,734	81,017	322,701	95,615

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,372,888	808,900	95,615	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	53,575	-35,770	1,177	
TOTAL LOSSES	3,426,463	773,130	96,792	
EXPECTED LOSSES	1,298,064	1,170,884	100,913	
CREDIBILITY	.07	.17	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.479	.559	.070	3.108
INDICATED (POST-TEST)	2.077	.468	.059	2.604
PRES. ON RATE LEVEL	.838	.756	.065	1.659
DERIVED BY FORMULA	.925	.707	.063	1.695
UNDERLYING PRES. RATE	.939	.847	.073	1.859
PROPOSED	.925	.707	.063	1.695

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.852
IND. RATES				1.85	MINIMUM PREMIUM	
MAN. RATES	2.24	2.03	2.07	+ 1.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	38,616	3,145,730	8.146			11	4	52	67	
2001	46,807	1,664,766	3.556			5	8	36	49	
2002	43,690	2,038,003	4.664			5	6	42	53	
2003	44,828	1,231,857	2.747			1	6	32	39	
2004	53,033	1,141,120	2.151				6	47	53	
TOTAL	226,974	9,221,476	4.063			22	30	209	261	
O.D.		1,416								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,556,458	142,121	437,064			582,192	105,944	246,054	75,897
2001			925,363	180,123	114,131			136,042	134,195	113,141	61,771
2002			889,340	189,110	208,042			233,139	75,738	354,138	88,496
2003			247,434	290,822	262,908			86,720	133,076	114,722	96,175
2004				167,189	479,962				55,656	341,134	97,179
TOTAL			3,618,595	969,365	1,502,107			1,038,093	504,609	1,169,189	419,518
O.D.											1,416

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,911,330	159,459	437,940			1,419,384	148,639	349,395	80,299
2001	240	44,288	1,144,671	180,458	116,569	72	11,153	371,595	171,895	157,036	66,836
2002	261	73,015	1,212,327	182,407	216,869	390	44,071	676,527	110,198	442,472	92,655
2003	151	58,937	766,268	228,100	250,933	185	38,248	394,719	119,515	136,719	101,368
2004	451	80,334	945,229	196,435	394,069	276	40,892	345,245	81,084	303,587	101,261
TOTAL	1,103	256,574	5,979,825	946,859	1,416,380	923	134,364	3,207,470	631,331	1,389,209	442,419
O.D.											1,521

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	9,580,259	4,383,779	443,940		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	246,738	-127,007	4,745		
TOTAL LOSSES	9,826,997	4,256,772	448,685		
EXPECTED LOSSES	5,810,535	4,707,441	388,125		
CREDIBILITY	.09	.24	.37		
PURE PREMIUMS					
INDICATED (PRE-TEST)	4.330	1.875	.198	6.403	
INDICATED (POST-TEST)	3.629	1.571	.166	5.366	
PRES. ON RATE LEVEL	2.284	1.850	.153	4.287	
DERIVED BY FORMULA	2.405	1.783	.158	4.346	
UNDERLYING PRES. RATE	2.560	2.074	.171	4.805	
PROPOSED	2.405	1.783	.158	4.346	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				4.75	MINIMUM PREMIUM
MAN. RATES	5.80	5.26	5.35	+ 4.75	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	14,173	758,180	5.349			2	2	14	18
2001	13,342	1,558,756	11.683			2	1	19	22
2002	15,117	777,586	5.143			3	4	9	16
2003	14,233	792,463	5.567			3	1	20	24
2004	16,980	350,454	2.063			1	1	5	7
TOTAL	73,845	4,237,439	5.738			11	9	67	87

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			235,936	108,858	168,092			65,606	15,034	140,639	24,015
2001			380,656	60,000	235,478			557,481	1,463	265,723	57,955
2002			363,008	127,075	74,347			55,651	89,411	54,111	13,983
2003			365,041	25,918	103,341			139,850	7,010	130,443	20,860
2004			145,500	3,828	71,157			57,000	4,395	29,542	39,032
TOTAL			1,490,141	325,679	652,415			875,588	117,313	620,458	155,845

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			289,729	122,139	168,429			159,947	21,092	199,708	25,408
2001	81	16,069	406,373	63,451	229,501	212	31,915	1,010,663	16,052	363,208	62,707
2002	110	31,246	516,381	115,649	79,813	108	12,620	197,981	102,018	71,434	14,640
2003	111	41,995	532,425	40,475	99,950	206	40,703	380,395	28,355	146,291	21,986
2004	95	25,338	264,303	25,866	62,056	145	20,150	138,942	12,876	29,837	40,671
TOTAL	397	114,648	2,009,211	367,580	639,749	671	105,388	1,887,928	180,393	810,478	165,412

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,118,243	1,998,200	165,412			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	114,092	-65,039	1,451			
TOTAL LOSSES	4,232,335	1,933,161	166,863			
EXPECTED LOSSES	2,752,204	2,261,872	119,629			
CREDIBILITY	.04	.11	.17			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.731	2.618	.226	8.575		
INDICATED (POST-TEST)	4.803	2.194	.189	7.186		
PRES. ON RATE LEVEL	3.325	2.733	.145	6.203		
DERIVED BY FORMULA	3.384	2.674	.152	6.210		
UNDERLYING PRES. RATE	3.727	3.063	.162	6.952		
PROPOSED	3.384	2.674	.152	6.210		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	6.787
IND. RATES				6.79	MINIMUM PREMIUM	
MAN. RATES	8.01	7.46	7.74	+ 6.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	41,582	1,743,706	4.193			5	2	41	48
2001	43,858	2,428,541	5.537			6	4	54	64
2002	50,201	1,834,205	3.653			5	3	43	51
2003	50,276	1,541,917	3.066			3	6	55	64
2004	53,960	1,292,257	2.394			1	4	48	53
TOTAL	239,877	8,840,626	3.685			20	19	241	280

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			813,731	19,528	288,968			287,805	11,468	233,893	88,313
2001			1,281,741	257,711	261,262			163,634	112,421	250,242	101,530
2002			818,671	110,304	309,947			190,531	70,981	239,939	93,832
2003			453,363	207,678	238,574			107,535	238,708	172,533	123,526
2004			107,339	128,809	472,179			8,940	205,603	283,094	86,293
TOTAL			3,474,845	724,030	1,570,930			758,445	639,181	1,179,701	493,494

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			999,261	21,911	289,548			701,669	16,090	332,125	93,435
2001	330	61,983	1,596,691	259,546	261,168	82	13,330	442,706	148,268	342,491	109,855
2002	234	67,417	1,115,831	120,025	311,737	306	35,687	546,863	97,449	301,331	98,242
2003	176	71,013	912,873	177,797	229,917	270	55,153	585,585	207,527	207,633	130,196
2004	466	85,781	984,829	179,686	388,460	458	65,602	550,139	156,683	271,528	89,917
TOTAL	1,206	286,194	5,609,485	758,965	1,480,830	1,116	169,772	2,826,962	626,017	1,455,108	521,645

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,894,735	4,320,920	521,645	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	250,350	-130,022	7,223	
TOTAL LOSSES	9,145,085	4,190,898	528,868	
EXPECTED LOSSES	6,056,895	4,703,988	594,894	
CREDIBILITY	.10	.25	.38	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.812	1.747	.220	5.779
INDICATED (POST-TEST)	3.194	1.464	.184	4.842
PRES. ON RATE LEVEL	2.253	1.750	.221	4.224
DERIVED BY FORMULA	2.347	1.679	.207	4.233
UNDERLYING PRES. RATE	2.525	1.961	.248	4.734
PROPOSED	2.347	1.679	.207	4.233

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.626
IND. RATES				4.63	MINIMUM PREMIUM	
MAN. RATES	5.61	5.12	5.27	+ 4.63	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	26,175	1,966,156	7.511			6	4	21	31
2001	26,483	1,196,240	4.517			2	2	21	25
2002	27,081	2,278,964	8.415			5	2	20	27
2003	32,658	1,370,553	4.196			3	1	21	25
2004	32,027	1,622,736	5.066			1	7	18	26
TOTAL	144,424	8,434,649	5.840			17	16	101	134
O.D.		527							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,142,507	76,515	117,555			399,312	24,064	115,447	90,756
2001			551,337	4,238	195,861			199,254	3,996	182,638	58,916
2002			1,161,268	129,189	163,459			480,593	64,950	189,077	90,428
2003			624,516	86,550	173,651			214,309	50,802	143,578	77,147
2004			112,000	251,428	90,857			599,550	374,079	139,459	55,363
TOTAL			3,591,628	547,920	741,383			1,893,018	517,891	770,199	372,610
O.D.											527

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,385,192	85,849	117,791			955,301	33,762	163,935	96,020
2001	138	25,279	653,179	10,923	191,685	99	14,978	477,185	12,813	248,969	63,747
2002	329	89,387	1,497,461	134,850	175,582	732	80,491	1,212,285	101,839	244,885	94,678
2003	200	74,867	952,416	97,034	170,640	330	64,189	600,721	69,215	166,475	81,313
2004	174	56,101	645,944	161,981	97,559	1,256	176,551	1,314,282	263,005	186,707	57,688
TOTAL	841	245,634	5,134,192	490,637	753,257	2,417	336,209	4,559,774	480,634	1,010,971	393,446
O.D.											549

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,279,067	2,735,499	393,995	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	158,929	-86,853	4,443	
TOTAL LOSSES	10,437,996	2,648,646	398,438	
EXPECTED LOSSES	3,825,792	3,110,894	366,838	
CREDIBILITY	.07	.18	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.227	1.834	.276	9.337
INDICATED (POST-TEST)	6.056	1.537	.231	7.824
PRES. ON RATE LEVEL	2.363	1.922	.227	4.512
DERIVED BY FORMULA	2.622	1.853	.228	4.703
UNDERLYING PRES. RATE	2.649	2.154	.254	5.057
PROPOSED	2.622	1.853	.228	4.703

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.140
IND. RATES				5.14	MINIMUM PREMIUM	
MAN. RATES	5.99	5.47	5.63	+ 5.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	18,926	1,126,530	5.952	1		3	1	26	31
2001	17,470	403,151	2.307			1	1	18	20
2002	18,970	1,312,957	6.921			3	5	21	29
2003	21,526	660,166	3.066			1	1	27	29
2004	22,027	1,057,144	4.799			2	8	18	28
TOTAL	98,919	4,559,948	4.610	1		10	16	110	137
O.D.		571							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	3,000		487,423	49,772	161,805			138,315	31,324	160,323	94,568
2001			180,612	9,794	50,051			55,082	6,421	64,659	36,532
2002			613,888	77,562	52,988			394,892	67,171	43,890	62,566
2003			265,518	10,697	106,331			81,387	3,103	137,855	55,275
2004			234,899	293,394	78,109			133,549	157,409	86,342	73,442
TOTAL	3,000		1,782,340	441,219	449,284			803,225	265,428	493,069	322,383
O.D.											571

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	3,909		598,555	55,844	162,129			337,212	43,948	227,659	100,053
2001	47	8,549	221,263	11,425	49,288	28	4,333	139,461	10,486	88,141	39,528
2002	157	42,798	717,487	76,523	60,200	485	53,758	808,919	89,791	63,600	65,507
2003	80	31,524	398,778	27,039	99,375	125	25,652	249,583	21,295	151,792	58,260
2004	213	81,005	898,744	192,295	98,122	538	75,546	565,956	114,290	102,384	76,527
TOTAL	4,406	163,876	2,834,827	363,126	469,114	1,176	159,289	2,101,131	279,810	633,576	339,875
O.D.											604

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,264,705	1,745,626	340,479	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	103,498	-52,837	3,503	
TOTAL LOSSES	5,368,203	1,692,789	343,982	
EXPECTED LOSSES	2,505,619	1,842,860	289,832	
CREDIBILITY	.05	.14	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.427	1.711	.348	7.486
INDICATED (POST-TEST)	4.548	1.434	.292	6.274
PRES. ON RATE LEVEL	2.260	1.662	.262	4.184
DERIVED BY FORMULA	2.374	1.630	.268	4.272
UNDERLYING PRES. RATE	2.533	1.863	.293	4.689
PROPOSED	2.374	1.630	.268	4.272

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.669
IND. RATES				4.67	MINIMUM PREMIUM	
MAN. RATES	5.51	5.08	5.22	+ 4.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	395,604	18,147,778	4.587	2	1	44	42	275	364	
2001	414,001	16,874,931	4.076		1	40	51	218	310	
2002	493,620	16,145,380	3.270	1		45	32	236	314	
2003	434,763	10,427,360	2.398	2		28	26	164	220	
2004	472,553	9,173,383	1.941	2	1	5	37	209	254	
TOTAL	2,210,541	70,768,832	3.201	7	3	162	188	1102	1462	
O.D.		163,630	.007				2	2	4	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	879,373	576,659	7,267,528	936,224	1,900,167	2,536	271,369	2,719,523	678,725	2,119,505	796,169
2001		700,941	7,058,291	1,170,578	1,462,011		1,074,616	2,591,385	713,020	1,351,099	752,990
2002	400,000		7,940,445	1,136,747	1,439,809	7,500		2,312,885	599,743	1,456,768	851,483
2003	35,536		4,001,193	1,048,453	1,320,318	2,267		1,391,368	478,047	1,402,226	747,952
2004	466,104	397,618	847,630	1,338,273	1,354,384	2,133	1,000,000	392,700	998,471	1,606,861	769,209
TOTAL	1,781,013	1,675,218	27,115,087	5,630,275	7,476,689	14,436	2,345,985	9,407,861	3,468,006	7,936,459	3,917,803
O.D.				125,350	7,597				12,852	2,653	15,178

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	1,145,823	695,703	8,773,507	1,050,442	1,903,968	6,571	314,789	5,869,530	952,251	3,009,695	842,347
2001	2,000	627,792	8,668,152	1,192,169	1,457,792	9,311	860,838	6,311,747	971,146	1,865,626	814,735
2002	522,591	625,846	10,446,673	1,148,533	1,518,089	25,211	404,649	6,137,693	827,827	1,861,434	891,503
2003	44,560	527,443	6,744,757	970,635	1,301,794	5,246	446,036	4,287,108	605,244	1,598,309	788,341
2004	489,911	605,456	5,217,797	1,082,451	1,226,280	12,254	1,189,411	3,585,316	838,831	1,544,580	801,516
TOTAL	2,204,885	3,082,240	39,850,886	5,444,230	7,407,923	58,593	3,215,723	26,191,394	4,195,299	9,879,644	4,138,442
O.D.	8	2,869	42,457	115,668	10,180		42	801	17,609	3,823	16,029

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	74,649,898	27,074,376	4,154,471		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	3,150,335	-764,819	48,503		
TOTAL LOSSES	77,800,233	26,309,557	4,202,974		
EXPECTED LOSSES	77,346,829	26,371,755	4,089,501		
CREDIBILITY	.43	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	3.520	1.190	.190	4.900	
INDICATED (POST-TEST)	2.950	.997	.159	4.106	
PRES. ON RATE LEVEL	3.122	1.064	.165	4.351	
DERIVED BY FORMULA	3.048	.997	.159	4.204	
UNDERLYING PRES. RATE	3.499	1.193	.185	4.877	
PROPOSED	3.048	.997	.159	4.204	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				4.59	MINIMUM PREMIUM
MAN. RATES	5.72	5.34	5.43	+ 4.59	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	51,324	1,562,393	3.044			4	4	41	49	
2001	53,284	1,746,688	3.278			4	3	42	49	
2002	53,226	2,906,534	5.460			7	7	33	47	
2003	51,478	1,828,475	3.551			6	6	34	46	
2004	55,724	1,164,891	2.090			1	6	28	35	
TOTAL	265,036	9,208,981	3.475			22	26	178	226	
O.D.		17,056	.006					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			558,726	140,848	135,289			338,597	57,289	256,508	75,136
2001			783,349	106,653	206,060			264,700	20,099	263,781	102,046
2002			1,245,676	183,924	383,245			487,692	300,377	213,845	91,775
2003			667,113	172,919	188,950			438,813	105,111	177,172	78,397
2004			105,320	274,764	162,531			220,000	103,325	171,711	127,240
TOTAL			3,360,184	879,108	1,076,075			1,749,802	586,201	1,083,017	474,594
O.D.					9,981					7,075	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			686,115	158,031	135,562			825,499	80,377	364,243	79,494
2001	202	37,640	970,646	110,756	203,842	137	20,757	663,984	36,044	359,778	110,414
2002	366	101,387	1,682,614	192,044	389,773	808	90,177	1,378,672	358,199	285,679	96,088
2003	226	86,197	1,102,642	157,531	189,786	656	127,703	1,175,957	132,099	215,105	82,630
2004	250	72,894	833,368	192,940	157,950	708	98,729	713,571	106,076	175,683	132,584
TOTAL	1,044	298,118	5,275,385	811,302	1,076,913	2,309	337,366	4,757,683	712,795	1,400,488	501,210
O.D.					10,001					10,047	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,671,905	4,021,546	501,210			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	310,072	-130,490	4,811			
TOTAL LOSSES	10,981,977	3,891,056	506,021			
EXPECTED LOSSES	7,529,673	4,343,939	410,805			
CREDIBILITY	.10	.26	.41			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.144	1.468	.191	5.803		
INDICATED (POST-TEST)	3.473	1.230	.160	4.863		
PRES. ON RATE LEVEL	2.535	1.462	.138	4.135		
DERIVED BY FORMULA	2.629	1.402	.147	4.178		
UNDERLYING PRES. RATE	2.841	1.639	.155	4.635		
PROPOSED	2.629	1.402	.147	4.178		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.566
IND. RATES				4.57	MINIMUM PREMIUM	
MAN. RATES	5.35	4.99	5.16	+ 4.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	35,251	1,490,046	4.226			4			12	16
2001	75,995	1,556,536	2.048			5			12	20
2002	138,662	3,631,098	2.618			6			22	34
2003	132,212	3,839,746	2.904		2	7			37	59
2004	78,477	760,234	.968		1	2			10	15
TOTAL	460,597	11,277,660	2.448		3	24			93	144
O.D.		255								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			851,597		145,607			319,065		105,716	68,061
2001			1,097,039	74,458	75,172			184,264	10,264	74,312	41,027
2002		738,558	1,292,849	90,447	195,842		697,586	170,493	44,122	180,247	220,954
2003		182,520	1,307,794	611,472	339,796		40,250	733,249	237,652	255,953	131,060
2004			335,634	74,262	73,799			85,844	29,219	98,053	63,423
TOTAL		921,078	4,884,913	850,639	830,216		737,836	1,492,915	321,257	714,281	524,525
O.D.											255

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,045,761		145,899			777,881		150,117	72,009
2001	286	50,857	1,325,370	79,887	78,615	93	14,338	453,230	18,214	102,334	44,391
2002	700	601,370	1,718,056	109,018	207,868	7,689	635,140	506,853	68,795	227,660	231,339
2003	639	444,688	2,357,847	485,394	358,900	1,702	309,324	1,778,744	256,767	316,961	138,137
2004	163	58,274	607,625	76,175	78,052	278	39,302	284,891	39,813	94,256	66,087
TOTAL	1,788	1,155,189	7,054,659	750,474	869,334	9,762	998,104	3,801,599	383,589	891,328	551,963
O.D.											269

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	13,021,101	2,894,725	552,232		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	651,897	-96,945	7,708		
TOTAL LOSSES	13,672,998	2,797,780	559,940		
EXPECTED LOSSES	17,226,328	3,997,982	658,654		
CREDIBILITY	.15	.38	.59		
PURE PREMIUMS					
INDICATED (PRE-TEST)	2.969	.607	.122	3.698	
INDICATED (POST-TEST)	2.488	.509	.102	3.099	
PRES. ON RATE LEVEL	3.337	.774	.128	4.239	
DERIVED BY FORMULA	3.210	.673	.113	3.996	
UNDERLYING PRES. RATE	3.740	.868	.143	4.751	
PROPOSED	3.210	.673	.113	3.996	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				4.37	MINIMUM PREMIUM
MAN. RATES	6.68	5.58	5.29	+ 4.37	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	10,110	142,032	1.404						6	6
2001	7,354	136,205	1.852						9	9
2002	12,240	167,357	1.367					2	10	12
2003	8,688	175,830	2.023						7	7
2004	8,921	398,889	4.471				1		5	6
TOTAL	47,313	1,020,313	2.157				1	2	37	40
O.D.		424								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					42,140					73,659	26,233
2001					35,269					60,034	40,902
2002				36,404	38,835				11,591	39,414	41,113
2003					44,186					106,758	24,886
2004			135,453		86,825			28,985		98,783	48,843
TOTAL			135,453	36,404	247,255			28,985	11,591	378,648	181,977
O.D.											424

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					42,223					104,596	27,755
2001		189	3,294	591	34,050		54	4,407	1,231	81,303	44,256
2002	3	1,935	27,852	32,194	38,451	6	928	16,296	14,490	48,833	43,045
2003	3	2,267	28,258	4,305	38,461	16	3,543	50,524	9,550	115,016	26,230
2004	103	25,376	267,111	26,581	73,662	123	17,420	130,844	17,636	87,811	50,894
TOTAL	109	29,767	326,515	63,671	226,847	145	21,945	202,071	42,907	437,559	192,180
O.D.											446

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	580,552	770,984	192,626	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	99,022	-45,342	1,705	
TOTAL LOSSES	679,574	725,642	194,331	
EXPECTED LOSSES	2,585,656	1,364,507	150,929	
CREDIBILITY	.03	.08	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.436	1.534	.411	3.381
INDICATED (POST-TEST)	1.203	1.285	.344	2.832
PRES. ON RATE LEVEL	4.876	2.573	.285	7.734
DERIVED BY FORMULA	4.766	2.470	.293	7.529
UNDERLYING PRES. RATE	5.465	2.884	.319	8.668
PROPOSED	4.766	2.470	.293	7.529

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	8.229
IND. RATES				8.23	MINIMUM PREMIUM	
MAN. RATES	11.21	9.83	9.65	+ 8.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	3,506	102,453	2,922						10	10
2001	4,736	373,645	7,889			1	1		3	5
2002	4,164	354,715	8,518			1	2		6	9
2003	4,952	121,875	2,461						7	7
2004	4,964	96,536	1,944				1		4	5
TOTAL	22,322	1,049,224	4,700			2	4		30	36

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					33,390					64,338	4,725
2001			134,683	14,815	71,454			63,121	14,372	55,297	19,903
2002			155,000	41,477	17,753			95,000	2,577	20,862	22,046
2003					39,504					72,154	10,217
2004				49,532	6,924				10,000	6,390	23,690
TOTAL			289,683	105,824	169,025			158,121	26,949	219,041	80,581

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					33,457					91,360	4,999
2001	35	6,631	169,592	16,274	69,791	34	4,987	160,250	20,335	75,687	21,535
2002	46	12,640	210,617	38,065	20,241	136	15,335	229,506	8,212	27,710	23,082
2003	4	2,025	25,268	3,855	34,387	9	2,397	34,140	6,453	77,740	10,769
2004	22	8,426	99,148	28,843	10,105	16	2,386	20,314	6,486	6,761	24,685
TOTAL	107	29,722	504,625	87,037	167,981	195	25,105	444,210	41,486	279,258	85,070

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,003,964	575,762	85,070			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	20,850	-13,106	822			
TOTAL LOSSES	1,024,814	562,656	85,892			
EXPECTED LOSSES	492,646	496,218	67,859			
CREDIBILITY	.02	.05	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.591	2.521	.385	7.497		
INDICATED (POST-TEST)	3.847	2.113	.323	6.283		
PRES. ON RATE LEVEL	1.969	1.984	.271	4.224		
DERIVED BY FORMULA	2.007	1.990	.275	4.272		
UNDERLYING PRES. RATE	2.207	2.223	.304	4.734		
PROPOSED	2.007	1.990	.275	4.272		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.669
IND. RATES				4.67	MINIMUM PREMIUM	
MAN. RATES	5.61	5.12	5.27	+ 4.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	4,872	25,745	.528						3	3
2001	4,402	326,231	7.410					5	11	16
2002	3,611	500,874	13.870					4	8	12
2003	5,750	178,271	3.100					1	1	2
2004	3,753	182,697	4.868					2	8	10
TOTAL	22,388	1,213,818	5.422					12	31	43

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					4,413					7,587	13,745
2001				186,209	31,845				55,381	33,767	19,029
2002				251,215	103,810				75,475	49,511	20,863
2003				86,635	2,525				73,555	4,895	10,661
2004				92,535	15,514				29,618	22,346	22,684
TOTAL				616,594	158,107				234,029	118,106	86,982

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					4,421					10,774	14,542
2001		1,939	37,847	178,663	32,782		254	16,782	69,471	46,847	20,589
2002	23	10,261	149,413	214,654	107,308	24	3,300	57,721	84,131	64,003	21,844
2003	17	6,654	91,031	57,907	7,051	33	6,929	83,940	56,954	10,734	11,237
2004	44	16,009	188,670	54,439	20,903	50	7,398	62,757	19,718	22,980	23,637
TOTAL	84	34,863	466,961	505,663	172,465	107	17,881	221,200	230,274	155,338	91,849

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	741,096	1,063,740	91,849	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	55,153	-51,497	1,524	
TOTAL LOSSES	796,249	1,012,243	93,373	
EXPECTED LOSSES	1,379,996	1,564,698	137,910	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.557	4.521	.417	8.495
INDICATED (POST-TEST)	2.981	3.789	.349	7.119
PRES. ON RATE LEVEL	5.499	6.236	.550	12.285
DERIVED BY FORMULA	5.449	6.114	.534	12.097
UNDERLYING PRES. RATE	6.164	6.989	.616	13.769
PROPOSED	5.449	6.114	.534	12.097

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	13.222
IND. RATES				13.22	MINIMUM PREMIUM	
MAN. RATES	17.09	15.40	15.33	+ 13.22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2,986	178,511	5.978						5	5
2001	3,433	125,807	3.664					2		2
2002	827	93,832	11.346					1	6	7
2003	3,767	35,655	.946						3	3
2004	1,072	14,467	1.349						2	2
TOTAL	12,085	448,272	3.709						3	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					152,415					19,638	6,458
2001				102,623					22,325		859
2002				900	72,050				3,067	14,592	3,223
2003					14,843					14,164	6,648
2004					4,409					8,028	2,030
TOTAL				103,523	243,717				25,392	56,422	19,218

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					152,720					27,885	6,833
2001		974	19,218	98,172	1,123		92	5,767	27,726	452	929
2002	3	1,411	19,234	4,046	69,366		299	5,287	4,036	18,024	3,374
2003	1	764	9,493	1,445	12,921	1	476	6,698	1,267	15,258	7,007
2004	3	499	5,895	956	3,477	6	726	6,100	1,182	6,990	2,115
TOTAL	7	3,648	53,840	104,619	239,607	7	1,593	23,852	34,211	68,609	20,258

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	82,947	447,046	20,258	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	15,621	-12,134	213	
TOTAL LOSSES	98,568	434,912	20,471	
EXPECTED LOSSES	389,016	317,956	22,478	
CREDIBILITY	.01	.03	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.816	3.599	.169	4.584
INDICATED (POST-TEST)	.684	3.016	.142	3.842
PRES. ON RATE LEVEL	2.872	2.347	.166	5.385
DERIVED BY FORMULA	2.850	2.367	.165	5.382
UNDERLYING PRES. RATE	3.219	2.631	.186	6.036
PROPOSED	2.850	2.367	.165	5.382

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				5.88	MINIMUM PREMIUM
MAN. RATES	6.74	6.07	6.72	+ 5.88	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2,876	303,443	10.550			1	2	3	6	
2001	2,972	473,949	15.947			2		9	11	
2002	2,454	26,425	1.076				1	2	3	
2003	1,740	99,845	5.738				1	2	3	
2004	1,610	114,038	7.083				1	4	5	
TOTAL	11,652	1,017,700	8.734			3	5	20	28	
O.D.		189	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			209,944	9,388	17,341			25,000	9,559	16,818	15,393
2001			259,389		36,320			111,176		48,019	19,045
2002				12,825	3,928				3,730	1,470	4,472
2003				47,874	6,497				26,530	10,533	8,411
2004				55,000	13,901				28,000	9,251	7,886
TOTAL			469,333	125,087	77,987			136,176	67,819	86,091	55,207
O.D.											189

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			257,811	10,533	17,375			60,950	13,411	23,881	16,286
2001	67	11,959	311,813	2,357	36,300	57	8,626	272,088	3,367	65,929	20,607
2002	1	498	7,270	10,896	4,159		157	2,625	4,107	1,964	4,682
2003	10	3,933	53,566	32,495	8,334	13	2,796	34,419	21,325	13,317	8,865
2004	30	10,055	118,396	33,369	16,119	41	5,926	50,308	16,894	11,396	8,217
TOTAL	108	26,445	748,856	89,650	82,287	111	17,505	420,390	59,104	116,487	58,657
O.D.											200

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,213,415	347,528	58,857	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	22,814	-13,829	403	
TOTAL LOSSES	1,236,229	333,699	59,260	
EXPECTED LOSSES	583,765	357,251	40,665	
CREDIBILITY	.01	.03	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.610	2.864	.509	13.983
INDICATED (POST-TEST)	8.891	2.400	.427	11.718
PRES. ON RATE LEVEL	4.470	2.736	.311	7.517
DERIVED BY FORMULA	4.514	2.726	.317	7.557
UNDERLYING PRES. RATE	5.010	3.066	.349	8.425
PROPOSED	4.514	2.726	.317	7.557

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	8.259
IND. RATES				8.26	MINIMUM PREMIUM	
MAN. RATES	9.98	8.70	9.38	+ 8.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2,198	569,860	25,926			2	2		6	10
2001	1,202	102,996	8,568				2			2
2002	2,350	260,301	11,076			1	1			2
2003	1,728	4,260	.246						1	1
2004	2,082	28,895	1,387						3	3
TOTAL	9,560	966,312	10,108			3	5		10	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			204,802	69,770	24,712			228,174	11,094	26,218	5,090
2001				76,972					24,921		1,103
2002			125,000	29,800				95,748	6,000		3,753
2003					2,377					317	1,566
2004					6,968					18,725	3,202
TOTAL			329,802	176,542	34,057			323,922	42,015	45,260	14,714

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			251,497	78,282	24,761			556,288	15,565	37,229	5,385
2001		730	14,415	73,632	842		102	6,436	30,950	505	1,193
2002	37	9,808	164,339	26,993	2,436	139	15,294	228,467	10,924	2,297	3,929
2003		121	1,519	232	2,068		14	149	28	340	1,651
2004	7	787	9,318	1,513	5,492	11	1,689	14,227	2,759	16,298	3,336
TOTAL	44	11,446	441,088	180,652	35,599	150	17,099	805,567	60,226	56,669	15,494

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,275,394	333,146	15,494	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,445	-6,176	186	
TOTAL LOSSES	1,282,839	326,970	15,680	
EXPECTED LOSSES	191,296	190,626	15,678	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.419	3.420	.164	17.003
INDICATED (POST-TEST)	11.245	2.866	.137	14.248
PRES. ON RATE LEVEL	1.785	1.779	.147	3.711
DERIVED BY FORMULA	1.880	1.812	.147	3.839
UNDERLYING PRES. RATE	2.001	1.994	.164	4.159
PROPOSED	1.880	1.812	.147	3.839

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.196
IND. RATES				4.20	MINIMUM PREMIUM	
MAN. RATES	5.12	4.42	4.63	+ 4.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	592	4,707	.795							
2001	456									
2002	565									
2003	646									
2004	880	3,097	.351						1	1
TOTAL	3,139	7,804	.249						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											4,707
2004					1,493					1,604	
TOTAL					1,493					1,604	4,707

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											4,980
2004	1	166	1,998	324	1,175	2	146	1,221	239	1,398	
TOTAL	1	166	1,998	324	1,175	2	146	1,221	239	1,398	4,980

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,534	3,136	4,980	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	910	-1,021	54	
TOTAL LOSSES	4,444	2,115	5,034	
EXPECTED LOSSES	21,125	40,775	4,082	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.142	.067	.160	.369
INDICATED (POST-TEST)	.119	.056	.134	.309
PRES. ON RATE LEVEL	.600	1.159	.116	1.875
DERIVED BY FORMULA	.595	1.148	.116	1.859
UNDERLYING PRES. RATE	.673	1.299	.130	2.102
PROPOSED	.595	1.148	.116	1.859

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.031
IND. RATES				2.03	MINIMUM PREMIUM	
MAN. RATES	2.57	2.32	2.34	+ 2.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	5,090	84,826	1.666				1	4	5
2001	5,366	12,632	.235					2	2
2002	6,005	340,964	5.678			2		3	5
2003	6,396	19,305	.301					1	1
2004	6,615	111,387	1.683				1	8	9
TOTAL	29,472	569,114	1.931			2	2	18	22

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				12,177	11,449				1,053	51,656	8,491
2001					2,563					3,703	6,366
2002			234,255		28,200			36,310		14,522	27,677
2003					3,364					3,927	12,014
2004				25,000	36,824				12,500	24,714	12,349
TOTAL			234,255	37,177	82,400			36,310	13,553	98,522	66,897

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				13,663	11,472				1,477	73,352	8,983
2001		16	240	43	2,475		3	272	75	5,014	6,888
2002	63	17,083	288,137	5,210	30,058	53	5,907	88,647	2,394	18,578	28,978
2003		172	2,150	328	2,927		129	1,858	350	4,230	12,663
2004	38	8,034	94,609	21,789	31,373	30	4,498	38,112	10,580	23,012	12,868
TOTAL	101	25,305	385,136	41,033	78,305	83	10,537	128,889	14,876	124,186	70,380

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	550,051	258,400	70,380	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	13,469	-13,845	666	
TOTAL LOSSES	563,520	244,555	71,046	
EXPECTED LOSSES	325,372	503,973	54,818	
CREDIBILITY	.02	.06	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.912	.830	.241	2.983
INDICATED (POST-TEST)	1.602	.696	.202	2.500
PRES. ON RATE LEVEL	.985	1.526	.166	2.677
DERIVED BY FORMULA	.997	1.476	.169	2.642
UNDERLYING PRES. RATE	1.104	1.710	.186	3.000
PROPOSED	.997	1.476	.169	2.642

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	TOTAL
IND. RATES				2.89	MINIMUM PREMIUM	
MAN. RATES	3.67	3.33	3.34	+ 2.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	552	19,928	3.610				1			1
2001	644	1,172	.181							
2002	660	7,120	1.078					1		1
2003	447	1,648	.368							
2004	629	5,167	.821						1	1
TOTAL	2,932	35,035	1.195				1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				12,890					5,841		1,197
2001											1,172
2002					3,178					3,942	
2003											1,648
2004					2,784					2,383	
TOTAL				12,890	5,962				5,841	6,325	4,017

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				14,463					8,195		1,266
2001											1,268
2002		59	829	146	3,058		50	921	194	4,833	
2003											1,737
2004	3	318	3,726	604	2,195	2	216	1,808	352	2,075	
TOTAL	3	377	4,555	15,213	5,253	2	266	2,729	8,741	6,908	4,271

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,932	36,115	4,271	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,194	-991	56	
TOTAL LOSSES	10,126	35,124	4,327	
EXPECTED LOSSES	53,040	32,722	4,839	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.345	1.198	.148	1.691
INDICATED (POST-TEST)	.289	1.004	.124	1.417
PRES. ON RATE LEVEL	1.614	.996	.147	2.757
DERIVED BY FORMULA	1.601	.996	.147	2.744
UNDERLYING PRES. RATE	1.809	1.116	.165	3.090
PROPOSED	1.601	.996	.147	2.744

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.999
IND. RATES				3.00	MINIMUM PREMIUM	
MAN. RATES	3.62	3.28	3.44	+ 3.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	866	58,448	6.749			866					2	2
2001	895	2,251	.251			895					1	1
2002	1,118	242	.021			1,118						
2003	1,195	2,342	.195			1,195				1		1
2004	1,068	637	.059			1,068						
TOTAL	5,142	63,920	1.243			5,142					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					30,392					23,526	4,530
2001					1,304					947	
2002											242
2003					1,320					1,022	
2004											637
TOTAL					33,016					25,495	5,409

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					30,453					33,407	4,793
2001		8	122	22	1,259			70	19	1,282	
2002											253
2003		69	844	129	1,149		31	482	92	1,101	
2004											664
TOTAL		77	966	151	32,861		31	552	111	35,790	5,710

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,626	68,913	5,710	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,691	-10,082	212	
TOTAL LOSSES	9,317	58,831	5,922	
EXPECTED LOSSES	190,511	359,015	17,843	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.181	1.144	.115	1.440
INDICATED (POST-TEST)	.152	.959	.096	1.207
PRES. ON RATE LEVEL	3.263	6.149	.306	9.718
DERIVED BY FORMULA	3.232	6.045	.300	9.577
UNDERLYING PRES. RATE	3.705	6.982	.347	11.034
PROPOSED	3.232	6.045	.300	9.577

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	10.438
IND. RATES				10.44	MINIMUM PREMIUM	
MAN. RATES	12.92	12.00	11.88	+ 10.44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	200,382	2,909,792	1.452			5	4	58	67	
2001	225,119	4,024,619	1.787			8	6	58	72	
2002	210,766	2,659,408	1.261			6	3	36	45	
2003	386,330	2,190,195	.566			3	9	66	78	
2004	17,124	758,294	4.428				3	33	36	
TOTAL	1,039,721	12,542,308	1.206			22	25	251	298	
O.D.		119,890	.011				1	4	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,229,937	161,834	343,133			340,276	89,653	521,456	223,503
2001			2,052,536	260,309	347,285			483,200	114,523	535,909	230,857
2002			1,140,048	156,580	280,667			361,557	75,297	470,622	174,637
2003			379,300	459,604	273,118			99,100	197,675	545,081	236,317
2004				47,056	134,787				74,472	257,314	244,665
TOTAL			4,801,821	1,085,383	1,378,990			1,284,133	551,620	2,330,382	1,109,979
O.D.				65,821	11,494				250	17,810	24,515

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,510,363	181,577	343,822			829,592	125,783	740,469	236,466
2001	520	95,613	2,474,722	268,399	347,729	237	36,088	1,167,211	162,973	731,751	249,787
2002	331	91,056	1,515,939	162,739	288,932	582	65,838	1,005,013	121,397	588,001	182,845
2003	212	84,689	1,105,786	346,159	272,396	288	61,623	697,619	208,652	605,667	249,078
2004	118	22,551	265,633	55,220	110,669	257	36,781	310,641	79,193	232,882	254,941
TOTAL	1,181	293,909	6,872,443	1,014,094	1,363,548	1,364	200,330	4,010,076	697,998	2,898,770	1,173,117
O.D.	13	3,343	46,044	57,257	11,163	10	1,511	13,139	2,783	15,906	25,704

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,443,363	6,061,519	1,198,821			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	411,618	-192,895	7,976			
TOTAL LOSSES	11,854,981	5,868,624	1,206,797			
EXPECTED LOSSES	12,112,750	4,928,278	925,352			
CREDIBILITY	.26	.66	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.140	.564	.116	1.820		
INDICATED (POST-TEST)	.955	.473	.097	1.525		
PRES. ON RATE LEVEL	1.026	.418	.078	1.522		
DERIVED BY FORMULA	1.008	.454	.097	1.559		
UNDERLYING PRES. RATE	1.165	.474	.089	1.728		
PROPOSED	.986	.444	.095	1.525		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.662
IND. RATES				1.66	MINIMUM PREMIUM	
MAN. RATES	1.89	1.85	1.86	+ 1.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	47,118	1,585,908	3,365			47,118			4	1	21	26
2001	28,596	1,302,873	4,556			28,596	1		4	2	24	31
2002	36,494	1,784,431	4,889			36,494			2	4	52	58
2003	32,478	1,099,698	3,385			32,478			1	2	24	27
2004	33,686	376,582	1,117			33,686				1	14	15
TOTAL	178,372	6,149,492	3,448			178,372	1		11	10	135	157
O.D.		63										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			993,508	26,092	78,727			173,486	18,230	174,521	121,344
2001	15,000		632,047	18,377	215,324			84,697	20,162	255,881	61,385
2002			353,812	107,143	333,434			109,802	127,267	502,930	250,043
2003			224,829	98,027	187,242			212,498	41,499	248,975	86,628
2004				35,308	78,884				26,107	93,267	143,016
TOTAL	15,000		2,204,196	284,947	893,611			580,483	233,265	1,275,574	662,416
O.D.											63

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,220,028	29,275	78,884			422,959	25,577	247,817	128,382
2001	19,852	29,995	775,078	25,447	211,104	44	6,878	228,596	32,108	347,627	66,419
2002	106	34,919	563,215	110,678	328,455	218	28,408	453,278	167,579	624,528	261,795
2003	95	38,372	491,663	91,584	173,753	338	66,380	636,262	71,339	279,274	91,306
2004	79	14,403	169,557	36,609	65,492	93	13,175	111,225	28,210	84,296	149,023
TOTAL	20,132	117,689	3,219,541	293,593	857,688	693	114,841	1,852,320	324,813	1,583,542	696,925
O.D.											67

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,325,216	3,059,636	696,992			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	64,270	-65,624	4,572			
TOTAL LOSSES	5,389,486	2,994,012	701,564			
EXPECTED LOSSES	1,646,374	1,819,395	410,255			
CREDIBILITY	.08	.20	.31			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.021	1.679	.393	5.093		
INDICATED (POST-TEST)	2.532	1.407	.329	4.268		
PRES. ON RATE LEVEL	.813	.898	.203	1.914		
DERIVED BY FORMULA	.951	1.000	.242	2.193		
UNDERLYING PRES. RATE	.923	1.020	.230	2.173		
PROPOSED	.951	1.000	.242	2.193		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.390
IND. RATES				2.39	MINIMUM PREMIUM	
MAN. RATES	1.65	1.90	2.34	+ 2.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	36,916	185,808	.503				1	5	6
2001	35,786	318,731	.890				3	9	12
2002	31,768	329,999	1.038			1	1	4	6
2003	36,352	79,968	.219				1	1	1
2004	39,245	284,687	.725				1	3	5
TOTAL	180,067	1,199,193	.666				1	21	30
O.D.		3,484	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				12,696	36,941				13,694	85,162	37,315
2001				47,082	100,607				47,010	57,549	66,483
2002			178,195	18,536	5,821			32,912	16,545	50,270	27,720
2003				11,661					41,384		26,923
2004	82,875			14,044	16,360				34,800	29,365	107,243
TOTAL	82,875		178,195	104,019	159,729			32,912	153,433	222,346	265,684
O.D.											3,484

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				14,245	37,016				19,213	120,930	39,479
2001		990	18,218	46,718	97,649		247	16,366	59,564	78,886	71,935
2002	49	13,307	224,133	18,736	8,370	59	6,432	99,148	21,906	63,059	29,023
2003	2	876	12,037	7,761	653	20	3,819	45,923	31,798	3,072	28,377
2004	86,800	4,027	47,362	11,302	14,213	64	8,998	76,106	23,626	29,714	111,747
TOTAL	86,851	19,200	301,750	98,762	157,901	143	19,496	237,543	156,107	295,661	280,561
O.D.											3,672

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	664,983	708,431	284,233	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	40,619	-17,604	2,134	
TOTAL LOSSES	705,602	690,827	286,367	
EXPECTED LOSSES	972,361	587,019	180,067	
CREDIBILITY	.08	.20	.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.392	.384	.159	.935
INDICATED (POST-TEST)	.328	.322	.133	.783
PRES. ON RATE LEVEL	.476	.287	.088	.851
DERIVED BY FORMULA	.464	.294	.102	.860
UNDERLYING PRES. RATE	.540	.326	.100	.966
PROPOSED	.459	.291	.101	.851

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				.93	MINIMUM PREMIUM
MAN. RATES	.94	.97	1.04	+ .93	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	202,156	6,354,198	3.143			202,156		1	14	7	108	130
2001	240,737	6,990,857	2.903			240,737			15	16	109	140
2002	237,057	4,869,267	2.054			237,057			5	12	134	151
2003	210,441	4,363,763	2.073			210,441			12	8	103	123
2004	236,418	3,750,491	1.586			236,418	1		4	6	107	118
TOTAL	1,126,809	26,328,576	2.337			1,126,809	1	1	50	49	561	662
O.D.		10,940								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		768,299	2,236,039	107,314	655,581		330,314	672,540	179,101	734,512	670,498
2001			2,955,339	476,822	512,147			702,007	1,016,250	728,467	599,825
2002			1,079,484	336,195	912,604			468,119	223,888	1,326,824	522,153
2003			1,763,914	117,435	533,254			560,242	114,870	848,568	425,480
2004	304,310		535,906	225,498	823,755			285,905	159,078	958,293	457,746
TOTAL	304,310	768,299	8,570,682	1,263,264	3,437,341		330,314	2,688,813	1,693,187	4,596,664	2,675,702
O.D.				1,380						109	9,451

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		610,790	2,691,666	120,407	656,898		252,489	1,559,831	251,279	1,043,006	709,387
2001	766	141,276	3,651,112	484,641	513,762	368	59,041	2,011,771	1,292,079	1,012,763	649,011
2002	330	104,186	1,684,847	340,529	901,511	820	98,475	1,536,350	329,099	1,646,447	546,694
2003	536	204,070	2,586,331	193,694	512,100	904	181,828	1,774,464	209,452	943,731	448,456
2004	319,538	189,742	2,108,213	333,813	691,162	1,417	199,238	1,524,320	259,856	871,178	476,971
TOTAL	321,170	1,250,064	12,722,169	1,473,084	3,275,433	3,509	791,071	8,406,736	2,341,765	5,517,125	2,830,519
O.D.		103	1,423	918	76		10	118	84	8	9,960

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,496,373	12,608,493	2,840,479			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	877,800	-337,027	33,595			
TOTAL LOSSES	24,374,173	12,271,466	2,874,074			
EXPECTED LOSSES	21,229,081	11,482,184	2,873,363			
CREDIBILITY	.27	.69	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.163	1.089	.255	3.507		
INDICATED (POST-TEST)	1.813	.913	.214	2.940		
PRES. ON RATE LEVEL	1.659	.897	.225	2.781		
DERIVED BY FORMULA	1.701	.908	.214	2.823		
UNDERLYING PRES. RATE	1.884	1.019	.255	3.158		
PROPOSED	1.701	.908	.214	2.823		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.077
IND. RATES				3.08	MINIMUM PREMIUM	
MAN. RATES	3.45	3.25	3.40	+ 3.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	457,286	3,929,620	.859	2	1	3	3	90	99	
2001	507,450	5,580,158	1.099		1	8	5	55	69	
2002	493,105	2,032,116	.412			2	8	49	59	
2003	477,745	4,699,978	.983		1	4	7	76	88	
2004	461,627	1,916,490	.415			2	7	50	59	
TOTAL	2,397,213	18,158,362	.757	2	3	19	30	320	374	
O.D.		55,186	.002					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	1,109,033	85,950	530,258	64,976	608,250	3,376	28,215	272,589	95,575	785,773	345,625
2001		561,756	1,574,161	148,705	258,981		1,593,799	318,277	433,765	399,661	291,053
2002			315,686	161,542	418,829			151,808	178,734	621,010	184,507
2003		500,000	793,844	216,808	520,443		500,000	238,050	193,502	1,496,747	240,584
2004			317,085	253,854	349,460			186,951	135,109	502,914	171,117
TOTAL	1,109,033	1,147,706	3,531,034	845,885	2,155,963	3,376	2,122,014	1,167,675	1,036,685	3,806,105	1,232,886
O.D.					31,855					6,627	16,704

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	1,364,379	236,706	651,157	72,903	609,469	8,663	74,713	664,571	134,091	1,115,790	365,671
2001	509	231,478	1,933,141	157,678	259,285	8,153	688,210	930,698	558,354	553,930	314,919
2002	106	35,665	566,306	159,399	411,761	312	38,389	610,984	231,047	772,456	193,179
2003	453	370,016	1,559,267	224,985	482,447	3,741	639,278	1,448,996	297,607	1,539,407	253,576
2004	451	115,135	1,281,468	234,059	311,506	890	124,766	950,778	168,934	465,686	178,304
TOTAL	1,365,898	989,000	5,991,339	849,024	2,074,468	21,759	1,565,356	4,606,027	1,390,033	4,447,269	1,305,649
O.D.					31,919					9,410	17,676

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	14,539,379	8,802,123	1,323,325		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	555,525	-257,098	18,549		
TOTAL LOSSES	15,094,904	8,545,025	1,341,874		
EXPECTED LOSSES	13,664,115	8,318,329	1,630,104		
CREDIBILITY	.45	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.630	.356	.056	1.042	
INDICATED (POST-TEST)	.528	.298	.047	.873	
PRES. ON RATE LEVEL	.502	.306	.059	.867	
DERIVED BY FORMULA	.514	.298	.047	.859	
UNDERLYING PRES. RATE	.570	.347	.068	.985	
PROPOSED	.519	.301	.047	.867	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				.95	MINIMUM PREMIUM
MAN. RATES	1.15	1.05	1.06	+ .95	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	240,853	3,574,932	1.484	2		4	5	81	92	
2001	240,475	4,736,787	1.969			12	8	71	91	
2002	252,700	3,311,774	1.310			8	16	44	68	
2003	303,345	2,953,327	.973			9	14	34	57	
2004	212,955	2,704,119	1.269			1	15	87	103	
TOTAL	1,250,328	17,280,939	1.382	2		34	58	317	411	
O.D.		25,706	.002					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	703,925		647,869	149,149	646,738	41,830		161,383	87,190	803,220	333,628
2001			2,014,247	321,109	292,688			688,785	314,254	740,538	365,166
2002			1,437,043	289,568	227,889			678,936	170,760	267,542	240,036
2003			1,521,736	221,237	114,863			460,820	269,089	114,650	250,932
2004			340,000	405,957	562,880			537	277,352	768,784	348,609
TOTAL	703,925		5,960,895	1,387,020	1,845,058	41,830		1,990,461	1,118,645	2,694,734	1,538,371
O.D.					5,351					9,530	10,825

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	917,214		795,584	167,345	648,026	108,382		393,452	122,327	1,140,569	352,978
2001	518	95,147	2,461,442	325,535	295,610	350	54,329	1,772,955	420,001	1,014,720	395,110
2002	396	109,926	1,830,506	275,123	244,786	924	104,336	1,579,946	225,843	348,278	251,318
2003	453	167,370	2,134,241	213,252	148,064	746	146,306	1,377,224	254,274	160,733	264,482
2004	671	165,476	1,868,452	365,638	494,889	833	120,122	1,013,945	267,105	702,338	363,251
TOTAL	919,252	537,919	9,090,225	1,346,893	1,831,375	111,235	425,093	6,137,522	1,289,550	3,366,638	1,627,139
O.D.					5,362					13,533	11,415

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,221,246	7,853,351	1,638,554			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	552,222	-217,018	16,023			
TOTAL LOSSES	17,773,468	7,636,333	1,654,577			
EXPECTED LOSSES	14,003,674	6,851,797	1,437,877			
CREDIBILITY	.29	.74	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.422	.611	.132	2.165		
INDICATED (POST-TEST)	1.192	.512	.111	1.815		
PRES. ON RATE LEVEL	.986	.483	.101	1.570		
DERIVED BY FORMULA	1.046	.504	.111	1.661		
UNDERLYING PRES. RATE	1.120	.548	.115	1.783		
PROPOSED	1.046	.504	.111	1.661		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.810
IND. RATES				1.81	MINIMUM PREMIUM	
MAN. RATES	2.00	1.99	1.92	+ 1.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	185,228	5,360,110	2.893	1		11	19	99	130
2001	181,605	6,102,184	3.360			15	10	109	134
2002	158,919	5,294,253	3.331			15	25	84	124
2003	164,601	4,924,441	2.991			11	28	74	113
2004	172,546	4,306,007	2.495			3	16	114	133
TOTAL	862,899	25,986,995	3.012	1		55	98	480	634
O.D.		36,563	.004					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	459,081		1,726,990	330,305	866,579			634,678	360,407	711,439	270,631
2001			2,197,673	367,412	371,267			1,060,214	1,146,001	602,551	357,066
2002			2,319,664	385,267	576,035			816,443	198,165	709,508	289,171
2003			1,679,719	676,630	623,451			623,517	396,898	626,822	297,404
2004			515,979	519,953	837,065			189,307	269,730	1,639,651	334,322
TOTAL	459,081		8,440,025	2,279,567	3,274,397			3,324,159	2,371,201	4,289,971	1,548,594
O.D.					14,992					15,305	6,266

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	598,183		2,120,743	370,604	868,316			1,547,346	505,652	1,010,239	286,328
2001	571	104,854	2,710,880	343,412	372,610	548	85,568	2,806,167	1,000,588	840,306	386,345
2002	672	187,553	3,118,262	387,062	594,620	1,285	144,945	2,203,998	287,188	895,922	302,762
2003	645	242,737	3,119,791	571,623	619,975	1,100	216,602	2,123,085	411,429	728,108	313,464
2004	995	234,287	2,638,150	498,084	728,519	1,793	252,714	2,027,217	411,205	1,471,394	348,364
TOTAL	601,066	769,431	13,707,826	2,170,785	3,184,040	4,726	699,829	10,707,813	2,616,062	4,945,969	1,637,263
O.D.	10	1,321	15,692	2,552	12,440	9	1,242	10,601	2,063	14,050	6,592

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	26,519,566	12,947,961	1,643,855			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,164,147	-387,709	18,823			
TOTAL LOSSES	27,683,713	12,560,252	1,662,678			
EXPECTED LOSSES	28,294,458	12,132,360	1,648,137			
CREDIBILITY	.23	.58	.89			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.208	1.456	.193	4.857		
INDICATED (POST-TEST)	2.688	1.220	.162	4.070		
PRES. ON RATE LEVEL	2.888	1.238	.168	4.294		
DERIVED BY FORMULA	2.842	1.228	.163	4.233		
UNDERLYING PRES. RATE	3.279	1.406	.191	4.876		
PROPOSED	2.842	1.228	.163	4.233		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.613
IND. RATES				4.61	MINIMUM PREMIUM	
MAN. RATES	5.97	5.32	5.25	+ 4.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2,064									
2001	2,041									
2002	1,878									
2003	6,563									
2004	6,640									
TOTAL	19,186									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,740	-1,016	26	
TOTAL LOSSES	4,740		26	
EXPECTED LOSSES	101,685	78,278	1,728	
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.025	.000	.000	.025
INDICATED (POST-TEST)	.021	.000	.000	.021
PRES. ON RATE LEVEL	.467	.359	.008	.834
DERIVED BY FORMULA	.458	.341	.007	.806
UNDERLYING PRES. RATE	.530	.408	.009	.947
PROPOSED	.458	.341	.007	.806

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				.88	MINIMUM PREMIUM
MAN. RATES	1.23	1.07	1.02	+ .88	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,051									
2001	1,301									
2002	1,473									
2003	2,009									
2004	2,581									
TOTAL	8,415									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,812	-307	5	
TOTAL LOSSES	2,812		5	
EXPECTED LOSSES	62,859	16,409	421	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.033	.000	.000	.033
INDICATED (POST-TEST)	.028	.000	.000	.028
PRES. ON RATE LEVEL	.658	.172	.004	.834
DERIVED BY FORMULA	.652	.167	.004	.823
UNDERLYING PRES. RATE	.747	.195	.005	.947
PROPOSED	.652	.167	.004	.823

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	TOTAL
IND. RATES				.90	MINIMUM PREMIUM	.897
MAN. RATES	1.12	1.07	1.02	+ .90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	24,985	1,643,121	6.576			3	2	35	40
2001	25,149	1,091,820	4.341			2	5	26	33
2002	26,752	1,698,722	6.349			4	4	31	39
2003	28,338	1,364,666	4.815			1	5	26	32
2004	30,744	828,659	2.695				4	42	46
TOTAL	135,968	6,626,988	4.874			10	20	160	190
O.D.		210							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			525,168	115,072	160,643			238,440	189,992	318,988	94,818
2001			325,581	108,773	123,557			103,287	96,962	235,154	98,506
2002			471,902	207,818	52,523			470,011	47,597	215,510	233,361
2003			93,170	210,620	148,626			3,000	448,286	350,038	110,926
2004				134,880	239,655				97,600	258,584	97,940
TOTAL			1,415,821	777,163	725,004			814,738	880,437	1,378,274	635,551
O.D.											210

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			622,075	129,111	160,963			555,393	266,558	452,961	100,317
2001	85	16,467	419,043	108,315	122,035	55	8,602	291,815	127,459	321,255	106,583
2002	132	37,358	616,074	183,038	61,877	471	53,529	809,831	76,510	272,920	244,329
2003	74	30,581	400,393	142,387	142,043	205	43,712	549,740	292,869	402,495	116,916
2004	240	48,051	565,236	126,441	201,570	287	41,094	347,348	92,207	236,732	102,053
TOTAL	531	132,457	2,622,821	689,292	688,488	1,018	146,937	2,554,127	855,603	1,686,363	670,198
O.D.											222

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,457,891	3,919,746	670,420	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	183,379	-122,840	8,358	
TOTAL LOSSES	5,641,270	3,796,906	678,778	
EXPECTED LOSSES	4,410,802	4,361,854	689,358	
CREDIBILITY	.07	.17	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.149	2.792	.499	7.440
INDICATED (POST-TEST)	3.477	2.340	.418	6.235
PRES. ON RATE LEVEL	2.884	2.852	.451	6.187
DERIVED BY FORMULA	2.926	2.765	.442	6.133
UNDERLYING PRES. RATE	3.244	3.208	.507	6.959
PROPOSED	2.952	2.789	.446	6.187

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	6.688
IND. RATES				6.69	MINIMUM PREMIUM	
MAN. RATES	7.58	7.16	7.41	+ 6.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	5,843	3,432,855	58,751			5,843			12	2	60	74
2001	2,549	199,565	7,829			2,549			1		7	8
2002	2,780	872,188	31,373			2,780			3	4	7	14
2003	2,622	71,583	2,730			2,622					6	6
2004	2,032	86,260	4,245			2,032				1	5	6
TOTAL	15,826	4,662,451	29,461			15,826			16	7	85	108

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,907,444	26,070	411,384			705,141	24,813	286,465	71,538
2001			110,777		14,051			45,688		19,719	9,330
2002			291,456	243,383	10,736			92,225	174,269	27,973	32,146
2003					20,273					37,564	13,746
2004				25,000	15,754				8,500	21,573	15,433
TOTAL			2,309,677	294,453	472,198			843,054	207,582	393,294	142,193

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,342,341	29,250	412,203			1,719,135	34,812	406,781	75,687
2001	29	5,099	133,029	980	14,095	23	3,548	111,815	1,386	27,074	10,095
2002	98	28,792	470,661	208,731	21,131	190	20,995	329,609	194,264	43,879	33,657
2003	2	1,046	12,965	1,977	17,648	5	1,246	17,760	3,362	40,474	14,488
2004	20	5,645	66,431	17,215	14,769	26	3,493	29,537	7,895	19,794	16,081
TOTAL	149	40,582	3,025,427	258,153	479,846	244	29,282	2,207,856	241,719	538,002	150,008

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,303,540	1,517,720	150,008	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	50,703	-69,471	1,267	
TOTAL LOSSES	5,354,243	1,448,249	151,275	
EXPECTED LOSSES	1,384,617	1,491,759	131,673	
CREDIBILITY	.02	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	33.832	9.151	.956	43.939
INDICATED (POST-TEST)	28.351	7.669	.801	36.821
PRES. ON RATE LEVEL	7.778	8.380	.739	16.897
DERIVED BY FORMULA	8.189	8.352	.743	17.284
UNDERLYING PRES. RATE	8.749	9.426	.832	19.007
PROPOSED	8.189	8.352	.743	17.284

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	18.684
IND. RATES				18.68	MINIMUM PREMIUM	
MAN. RATES	20.00	19.17	20.24	+ 18.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	231,495	7,013,836	3.029			231,495	1		10	19	154	184
2001	232,498	5,500,212	2.365			232,498	1		9	21	116	147
2002	227,956	6,197,337	2.718			227,956			9	30	110	149
2003	246,456	5,041,234	2.045			246,456	1		1	31	130	163
2004	258,705	4,877,147	1.885			258,705	2		1	17	172	192
TOTAL	1,197,110	28,629,766	2.392			1,197,110	5		30	118	682	835
O.D.		35,644	.002							1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	21,026		1,547,989	685,289	1,047,948	1,226		1,083,686	644,358	1,441,111	541,203
2001	74,717		1,254,250	513,594	659,694	34,672		704,890	784,461	1,102,058	371,876
2002			1,336,532	718,829	613,723			1,138,492	498,496	1,378,797	512,468
2003	51,613		208,380	1,179,192	734,994	3,739		29,735	1,003,630	1,285,237	544,714
2004	283,133		98,902	487,593	669,620	1,216,420		60,949	303,657	1,324,047	432,826
TOTAL	430,489		4,446,053	3,584,497	3,725,979	1,256,057		3,017,752	3,234,602	6,531,250	2,403,087
O.D.				11,259	1,780				20,756	1,458	391

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	27,397		1,881,947	768,895	1,050,046	3,177		2,601,131	904,038	2,046,383	572,593
2001	98,370	60,977	1,536,010	510,155	648,058	89,017	49,424	1,696,520	1,009,389	1,513,066	402,370
2002	418	126,220	2,050,540	650,179	627,832	1,591	179,944	2,775,864	649,757	1,731,771	536,554
2003	63,030	146,336	1,938,082	863,953	710,710	5,579	142,617	1,788,014	888,479	1,460,330	574,129
2004	262,490	162,522	1,890,525	420,062	577,431	834,600	192,704	1,592,762	369,887	1,192,626	451,005
TOTAL	451,705	496,055	9,297,104	3,213,244	3,614,077	933,964	564,689	10,454,291	3,821,550	7,944,176	2,536,651
O.D.	3	1,825	21,569	6,390	2,605	26	3,823	32,774	11,643	4,054	412

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,257,828	18,617,739	2,537,063	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	869,077	-457,099	28,152	
TOTAL LOSSES	23,126,905	18,160,640	2,565,215	
EXPECTED LOSSES	20,973,367	15,550,458	2,370,278	
CREDIBILITY	.28	.72	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.932	1.517	.214	3.663
INDICATED (POST-TEST)	1.619	1.271	.179	3.069
PRES. ON RATE LEVEL	1.558	1.155	.175	2.888
DERIVED BY FORMULA	1.575	1.239	.179	2.993
UNDERLYING PRES. RATE	1.752	1.299	.198	3.249
PROPOSED	1.575	1.239	.179	2.993

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.235
IND. RATES				3.24	MINIMUM PREMIUM	
MAN. RATES	3.44	3.29	3.46	+ 3.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	29,759	1,032,460	3.469		1	1	3	16	21
2001	33,573	578,855	1.724			1		26	27
2002	33,441	1,601,653	4.789			3	4	27	34
2003	32,986	1,906,815	5.780			2	3	25	30
2004	29,825	229,346	.768				1	10	11
TOTAL	159,584	5,349,129	3.352		1	7	11	104	123
O.D.		758							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		331,914	97,544	117,382	134,077		4,030	30,000	157,181	98,056	62,276
2001			141,860		145,636			11,502		255,357	24,500
2002			366,983	260,807	171,455			237,703	251,174	282,575	30,956
2003			272,400	64,681	180,418			182,859	779,564	399,963	26,930
2004				56,363	70,872				15,889	70,113	16,109
TOTAL		331,914	878,787	499,233	702,458		4,030	462,064	1,203,808	1,106,064	160,771
O.D.											758

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		853,318	119,784	131,702	134,345		9,961	73,140	220,525	139,240	65,888
2001	36	7,222	182,287	3,389	141,288	5	1,147	46,527	5,499	345,917	26,509
2002	122	37,806	611,600	231,895	177,260	442	49,989	777,753	296,773	362,483	32,411
2003	97	38,932	494,864	60,575	166,226	549	110,155	1,199,689	468,700	478,169	28,384
2004	76	16,755	197,058	46,490	61,158	64	9,230	77,830	19,135	62,926	16,786
TOTAL	331	954,033	1,605,593	474,051	680,277	1,060	180,482	2,174,939	1,010,632	1,388,735	169,978
O.D.											820

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,916,438	3,553,695	170,798	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	205,630	-88,940	2,545	
TOTAL LOSSES	5,122,068	3,464,755	173,343	
EXPECTED LOSSES	5,093,921	2,878,895	225,013	
CREDIBILITY	.07	.19	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.210	2.171	.109	5.490
INDICATED (POST-TEST)	2.690	1.819	.091	4.600
PRES. ON RATE LEVEL	2.838	1.604	.125	4.567
DERIVED BY FORMULA	2.828	1.645	.115	4.588
UNDERLYING PRES. RATE	3.192	1.804	.141	5.137
PROPOSED	2.828	1.645	.115	4.588

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.959
IND. RATES				4.96	MINIMUM PREMIUM	
MAN. RATES	5.59	5.28	5.47	+ 4.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	39,931	2,766,775	6.928			39,931			6	7	91	104
2001	49,444	4,267,181	8.630			49,444			11	8	127	146
2002	48,524	4,437,229	9.144			48,524	1		9	10	132	152
2003	48,518	2,585,683	5.329			48,518			1	10	117	128
2004	53,476	2,482,916	4.643			53,476				11	130	141
TOTAL	239,893	16,539,784	6.895			239,893	1		27	46	597	671

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			812,794	385,817	561,899			127,109	234,925	470,796	173,435
2001			1,554,372	257,446	670,370			643,044	125,241	784,937	231,771
2002	50,075		1,344,142	484,035	706,012			554,253	212,221	858,268	228,223
2003			101,250	422,113	779,294			40,000	239,428	830,063	173,535
2004			367,690	795,214	795,214				228,713	894,684	196,615
TOTAL	50,075		3,812,558	1,917,101	3,512,789			1,364,406	1,040,528	3,838,748	1,003,579

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			998,111	432,886	563,020			309,892	329,600	668,537	183,494
2001	402	76,538	1,959,037	267,982	657,449	331	50,894	1,643,364	185,435	1,070,753	250,776
2002	65,555	124,409	2,030,969	459,197	710,456	915	106,111	1,631,790	297,584	1,073,350	238,949
2003	187	81,346	1,056,008	360,538	704,363	273	59,753	747,333	261,427	913,561	182,906
2004	779	147,042	1,730,629	375,505	661,424	840	122,473	1,033,367	258,568	806,086	204,873
TOTAL	66,923	429,335	7,774,754	1,896,108	3,296,712	2,359	339,231	5,365,746	1,332,614	4,532,287	1,060,998

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,978,348	11,057,721	1,060,998	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	648,670	-297,210	12,341	
TOTAL LOSSES	14,627,018	10,760,511	1,073,339	
EXPECTED LOSSES	15,480,295	10,845,563	1,024,343	
CREDIBILITY	.10	.25	.38	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.097	4.486	.447	11.030
INDICATED (POST-TEST)	5.109	3.759	.375	9.243
PRES. ON RATE LEVEL	5.737	4.019	.379	10.135
DERIVED BY FORMULA	5.674	3.954	.377	10.005
UNDERLYING PRES. RATE	6.453	4.521	.427	11.401
PROPOSED	5.674	3.954	.377	10.005

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	10.815
IND. RATES				10.82	MINIMUM PREMIUM	
MAN. RATES	12.45	11.72	12.14	+ 10.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	113,872	4,707,617	4.134	1		11	5	211	228
2001	127,656	4,706,411	3.686			9	13	191	213
2002	142,810	6,302,587	4.413			9	22	196	227
2003	148,611	5,736,525	3.860			11	21	165	197
2004	158,745	3,288,456	2.071			2	13	141	156
TOTAL	691,694	24,741,596	3.577	1		42	74	904	1021
O.D.		119,669	.017			1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	321,764		1,394,073	194,589	764,420	12,266		509,575	91,389	912,614	506,927
2001			1,148,176	550,156	774,477			533,056	345,149	840,095	515,302
2002			1,436,743	901,866	812,034			718,084	637,649	1,158,794	637,417
2003			1,467,585	900,913	476,103			706,773	620,514	840,962	723,675
2004			217,610	384,567	727,983			68,525	319,253	971,930	598,588
TOTAL	321,764		5,664,187	2,932,091	3,555,017	12,266		2,536,013	2,013,954	4,724,395	2,981,909
O.D.			94,173		2,808			7,606		6,901	8,181

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	419,258		1,711,922	218,329	765,942	31,781		1,242,343	128,219	1,295,915	536,329
2001	297	61,451	1,540,612	546,964	759,226	276	43,342	1,438,497	457,337	1,149,005	557,557
2002	472	146,698	2,373,091	814,703	825,967	1,283	150,818	2,346,829	780,433	1,463,911	667,376
2003	596	229,352	2,969,865	697,933	498,697	1,270	255,563	2,570,430	605,938	977,094	762,753
2004	775	166,884	1,913,962	382,644	618,359	1,173	165,959	1,363,974	327,506	888,488	623,729
TOTAL	421,398	604,385	10,509,452	2,660,573	3,468,191	35,783	615,682	8,962,073	2,299,433	5,774,413	3,147,744
O.D.	25	4,322	112,696	752	3,081	5	612	19,082	340	9,267	8,729

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,285,515	14,216,050	3,156,473	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	913,911	-385,593	36,489	
TOTAL LOSSES	22,199,426	13,830,457	3,192,962	
EXPECTED LOSSES	21,947,451	14,442,571	2,974,285	
CREDIBILITY	.20	.50	.77	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.209	2.000	.462	5.671
INDICATED (POST-TEST)	2.689	1.676	.387	4.752
PRES. ON RATE LEVEL	2.821	1.856	.382	5.059
DERIVED BY FORMULA	2.795	1.766	.386	4.947
UNDERLYING PRES. RATE	3.173	2.088	.430	5.691
PROPOSED	2.795	1.766	.386	4.947

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.347
IND. RATES				5.35	MINIMUM PREMIUM	
MAN. RATES	6.21	5.84	6.06	+ 5.35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	610,411	30,994,079	5.077			2	72	102	1185	1361
2001	506,591	30,252,960	5.971			2	52	115	1038	1207
2002	515,656	22,830,964	4.427			1	45	78	826	950
2003	535,150	26,242,798	4.903				53	97	799	949
2004	650,366	17,073,595	2.625				14	98	667	780
TOTAL	2,818,174	127,394,396	4.520			3	3	236	490	5247
O.D.		42,892	.001						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		1,108,738	11,927,396	3,465,462	4,274,050		828,002	2,575,982	1,713,030	3,826,307	1,275,112
2001	618,578		9,136,007	4,432,042	5,030,025	1		2,981,881	2,390,533	4,340,518	1,323,375
2002	661,800		8,080,807	2,354,751	3,926,006			1,784,081	1,167,125	3,455,397	1,400,997
2003			10,175,042	3,431,327	3,458,214			2,204,074	2,070,617	3,733,611	1,169,913
2004		109,047	2,515,950	3,314,058	3,057,481		154,623	765,166	2,763,423	3,215,648	1,178,199
TOTAL	1,280,378	1,217,785	41,835,202	16,997,640	19,745,776	1	982,625	10,311,184	10,104,728	18,571,481	6,347,596
O.D.					26,099					2,042	14,751

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		1,068,459	14,646,840	3,888,250	4,282,586		658,099	6,280,238	2,403,384	5,433,368	1,349,068
2001	814,258		12,072,263	4,384,937	4,948,071	1,482	234,064	7,829,255	3,119,109	5,949,637	1,431,892
2002	863,299		11,856,533	2,282,157	3,948,355	2,996	367,497	5,710,458	1,515,805	4,325,465	1,466,844
2003	3,664		18,005,988	2,987,361	3,440,954	4,246	877,483	8,963,955	2,103,026	4,258,692	1,233,088
2004	4,232		12,888,038	2,628,233	2,815,986	10,085	1,372,170	7,690,602	1,932,811	3,141,901	1,227,683
TOTAL	1,685,453	4,965,639	69,469,662	16,170,938	19,435,952	18,809	3,509,313	36,474,508	11,074,135	23,109,063	6,708,575
O.D.	2	1,082	13,494	2,056	23,376		66	946	180	2,216	15,720

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	116,138,974	69,817,916	6,724,295	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,217,158	-2,002,907	77,505	
TOTAL LOSSES	121,356,132	67,815,009	6,801,800	
EXPECTED LOSSES	125,126,924	66,396,179	6,425,436	
CREDIBILITY	.50	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.306	2.406	.241	6.953
INDICATED (POST-TEST)	3.608	2.016	.202	5.826
PRES. ON RATE LEVEL	3.947	2.094	.203	6.244
DERIVED BY FORMULA	3.778	2.016	.202	5.996
UNDERLYING PRES. RATE	4.440	2.356	.228	7.024
PROPOSED	3.778	2.016	.202	5.996

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	6.481
IND. RATES				6.48	MINIMUM PREMIUM	
MAN. RATES	7.69	7.26	7.48	+ 6.48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	150,180	4,838,529	3.221			12	11	133	156
2001	156,447	5,250,101	3.355			11	9	118	140
2002	171,154	6,468,932	3.779		2	11	19	147	179
2003	194,351	4,547,198	2.339		2	9	18	100	127
2004	197,923	5,150,577	2.602			7	8	148	163
TOTAL	870,055	26,255,337	3.018			4	50	65	765
O.D.		89,075	.010					1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,971,092	303,223	686,652			483,577	212,494	938,085	243,406
2001	146,997		1,650,795	388,428	457,810	5,281		964,422	696,977	640,232	299,159
2002	538,767		1,544,093	723,829	958,113	20,059		505,884	494,932	1,108,631	574,624
2003			1,301,118	714,490	475,634			374,252	631,791	633,052	416,861
2004			955,053	373,317	932,040			882,487	203,325	1,454,965	349,390
TOTAL	685,764		7,422,151	2,503,287	3,510,249	25,340		3,210,622	2,239,519	4,774,965	1,883,440
O.D.				36,520	1,282				37,954	8,611	4,708

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,420,502	340,216	688,025			1,178,962	298,128	1,332,075	257,524
2001	193,356	79,100	2,028,404	390,090	453,919	13,960	70,093	2,312,521	897,217	888,120	323,690
2002	701,323	151,302	2,453,154	674,423	962,644	58,805	111,726	1,749,660	613,657	1,391,661	601,631
2003	531	201,960	2,608,439	568,769	484,564	865	174,795	1,832,641	572,307	742,961	439,371
2004	1,088	266,152	2,923,671	459,528	804,270	2,699	377,990	2,796,800	403,380	1,335,865	364,064
TOTAL	896,298	698,514	12,434,170	2,433,026	3,393,422	76,329	734,604	9,870,584	2,784,689	5,690,682	1,986,280
O.D.	8	2,773	38,028	24,366	3,279	17	3,606	44,132	29,583	13,377	4,941

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,799,063	14,372,424	1,991,221			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,216,299	-357,283	24,825			
TOTAL LOSSES	26,015,362	14,015,141	2,016,046			
EXPECTED LOSSES	29,251,249	13,172,633	2,027,229			
CREDIBILITY	.23	.58	.89			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.990	1.611	.232	4.833		
INDICATED (POST-TEST)	2.506	1.350	.194	4.050		
PRES. ON RATE LEVEL	2.989	1.346	.207	4.542		
DERIVED BY FORMULA	2.878	1.348	.195	4.421		
UNDERLYING PRES. RATE	3.362	1.514	.233	5.109		
PROPOSED	2.878	1.348	.195	4.421		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.779
IND. RATES				4.78	MINIMUM PREMIUM	
MAN. RATES	5.38	5.21	5.44	+ 4.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	26,147	1,887,798	7.219			26,147	2		4	5	13	24
2001	25,530	899,142	3.521			25,530			3	2	12	17
2002	24,775	616,178	2.487			24,775			2	2	23	27
2003	25,913	905,561	3.494			25,913			3	3	18	24
2004	29,989	957,824	3.193			29,989				10	23	33
TOTAL	132,354	5,266,503	3.979			132,354	2		12	22	89	125

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	314,992		799,901	163,526	152,928			206,408	45,788	166,079	38,176
2001			473,755	52,305	63,164			158,275	14,162	115,613	21,868
2002			244,280	52,260	82,726			67,000	20,948	126,849	22,115
2003			335,026	152,770	104,205			127,993	22,802	128,711	34,054
2004			451,044	451,044	75,381				261,864	143,351	26,184
TOTAL	314,992		1,852,962	871,905	478,404			559,676	365,564	680,603	142,397

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	410,435		956,788	183,476	153,235			484,572	64,241	235,832	40,390
2001	123	22,313	578,998	54,289	63,811	83	12,388	394,490	23,351	158,135	23,661
2002	70	20,547	339,824	51,531	84,198	103	12,966	199,793	32,016	157,865	23,154
2003	125	48,744	627,756	123,897	107,114	196	39,086	370,725	39,383	145,154	35,893
2004	214	78,104	919,324	265,300	101,711	421	60,544	513,725	166,370	156,061	27,284
TOTAL	410,967	169,708	3,422,690	678,493	510,069	803	124,984	1,963,305	325,361	853,047	150,382

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,092,457	2,366,970	150,382			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	232,059	-66,209	1,959			
TOTAL LOSSES	6,324,516	2,300,761	152,341			
EXPECTED LOSSES	5,545,633	2,271,195	162,795			
CREDIBILITY	.07	.17	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.778	1.738	.115	6.631		
INDICATED (POST-TEST)	4.004	1.456	.096	5.556		
PRES. ON RATE LEVEL	3.725	1.526	.109	5.360		
DERIVED BY FORMULA	3.745	1.514	.106	5.365		
UNDERLYING PRES. RATE	4.190	1.716	.123	6.029		
PROPOSED	3.745	1.514	.106	5.365		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.799
IND. RATES				5.80	MINIMUM PREMIUM	
MAN. RATES	6.71	6.30	6.42	+ 5.80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	1,207,496	70,918,115	5.873			1,207,496	5	5	175	176	1489	1850
2001	1,276,118	76,490,404	5.993			1,276,118	6	3	192	162	1284	1647
2002	1,185,033	73,764,122	6.224			1,185,033	8	2	202	239	1249	1700
2003	1,144,844	62,022,835	5.417			1,144,844	5	4	142	255	1155	1561
2004	1,166,795	46,325,673	3.970			1,166,795	9	2	42	241	1039	1333
TOTAL	5,980,286	329,521,149	5.510			5,980,286	33	16	753	1073	6216	8091
O.D.		600,795	.010				1		2	1	6	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	1,057,228	2,017,480	31,104,297	3,334,459	9,791,308	33,741	3,760,409	9,228,761	1,944,150	7,108,883	1,537,399
2001	2,343,453	1,105,774	34,123,873	4,185,503	8,118,491	10,315	4,362,448	11,523,723	2,635,455	6,496,631	1,584,738
2002	2,151,192	445,217	33,912,406	7,055,727	6,298,339	85,227	312,395	11,061,617	4,637,561	6,112,397	1,692,044
2003	1,364,558	931,926	22,922,928	7,985,479	6,113,630	115,129	668,977	9,193,361	4,873,197	6,214,389	1,639,261
2004	3,148,740	990,505	6,440,594	7,817,637	7,654,747	763,185	253,300	4,521,367	5,579,601	7,806,783	1,349,214
TOTAL	10,065,171	5,490,902	128,504,098	30,378,805	37,976,515	1,007,597	9,357,529	45,528,829	19,669,964	33,739,083	7,802,656
O.D.	66,450		306,427	27,187	66,811			63,481	7,836	53,249	9,354

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	1,256,766	2,882,977	37,774,977	3,741,263	9,810,910	87,423	1,046,619	20,818,893	2,727,641	10,094,637	1,626,568
2001	3,084,909	2,128,951	41,479,524	4,367,984	8,065,403	50,433	2,371,317	26,779,038	3,644,282	8,973,100	1,714,687
2002	2,808,398	3,267,187	45,569,796	6,750,605	6,689,952	270,199	2,508,943	28,863,221	5,808,627	7,920,271	1,771,570
2003	1,665,518	3,989,685	39,158,023	6,719,124	6,292,890	171,963	3,760,989	26,390,098	4,961,329	7,361,665	1,727,781
2004	3,274,406	3,839,025	31,642,186	6,334,942	7,011,122	840,879	2,971,203	20,192,629	4,488,514	7,636,055	1,405,881
TOTAL	12,089,997	16,107,825	195,624,506	27,913,918	37,870,277	1,420,897	12,659,071	123,043,879	21,630,393	41,985,728	8,246,487
O.D.	86,528	25,063	423,749	22,191	50,091	79	14,374	160,310	8,999	41,154	9,910

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	361,656,278	129,522,751	8,256,397			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	14,256,241	-3,701,973	86,982			
TOTAL LOSSES	375,912,519	125,820,778	8,343,379			
EXPECTED LOSSES	348,949,688	117,393,014	7,654,766			
CREDIBILITY	.83	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.286	2.104	.140	8.530		
INDICATED (POST-TEST)	5.268	1.763	.117	7.148		
PRES. ON RATE LEVEL	5.187	1.745	.114	7.046		
DERIVED BY FORMULA	5.254	1.763	.117	7.134		
UNDERLYING PRES. RATE	5.835	1.963	.128	7.926		
PROPOSED	5.254	1.763	.117	7.134		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	7.711
IND. RATES				7.71	MINIMUM PREMIUM	
MAN. RATES	8.74	8.15	8.44	+ 7.71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	37,508	3,069,129	8.182			9	6	40	55
2001	41,192	971,622	2.358			2	2	19	23
2002	44,371	1,374,661	3.098			4	4	24	32
2003	45,590	1,679,831	3.684			5	5	28	38
2004	46,768	1,912,326	4.088			2	10	47	59
TOTAL	215,429	9,007,569	4.181			22	27	158	207
O.D.		23,478	.010					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,553,867	322,511	351,353			369,108	129,110	297,164	46,016
2001			463,386	75,698	175,306			78,488	17,232	116,284	45,228
2002			593,649	158,329	135,890			249,670	66,271	141,569	29,283
2003			784,965	292,957	165,078			191,123	70,703	151,813	23,192
2004			266,661	392,067	399,360			95,333	283,604	401,106	74,195
TOTAL			3,662,528	1,241,562	1,226,987			983,722	566,920	1,107,936	217,914
O.D.					4,953					18,525	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,908,149	361,858	352,057			899,887	181,142	421,973	48,685
2001	121	22,669	581,534	78,472	172,292	41	6,235	202,589	25,469	158,463	48,937
2002	174	49,726	824,106	148,435	142,842	391	43,511	659,818	90,252	181,768	30,659
2003	281	105,223	1,353,194	239,360	178,505	304	60,378	575,188	83,352	175,971	24,444
2004	525	136,354	1,542,815	318,280	361,867	819	115,723	926,676	226,556	389,029	77,311
TOTAL	1,101	313,972	6,209,798	1,146,405	1,207,563	1,555	225,847	3,264,158	606,771	1,327,204	230,036
O.D.	4	565	6,624	1,074	3,905	11	1,676	14,076	2,728	16,127	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,039,387	4,311,777	230,036			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	384,856	-116,805	2,580			
TOTAL LOSSES	10,424,243	4,194,972	232,616			
EXPECTED LOSSES	9,328,075	4,153,471	215,429			
CREDIBILITY	.09	.23	.35			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.839	1.947	.108	6.894		
INDICATED (POST-TEST)	4.055	1.632	.091	5.778		
PRES. ON RATE LEVEL	3.849	1.714	.089	5.652		
DERIVED BY FORMULA	3.868	1.695	.090	5.653		
UNDERLYING PRES. RATE	4.330	1.928	.100	6.358		
PROPOSED	3.868	1.695	.090	5.653		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	6.110
IND. RATES				6.11	MINIMUM PREMIUM	
MAN. RATES	7.23	6.70	6.77	+ 6.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	217,183	8,659,304	3.987			217,183	1	2	20	14	190	227
2001	257,073	9,377,757	3.647			257,073	2		21	30	170	223
2002	218,295	8,936,808	4.093			218,295			20	22	178	220
2003	233,979	9,529,187	4.072			233,979			22	29	169	220
2004	234,212	5,803,452	2.477			234,212			4	19	162	185
TOTAL	1,160,742	42,306,508	3.645			1,160,742	3	2	87	114	869	1075
O.D.		51,319	.004								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	127,653	615,621	2,999,968	459,110	921,312	1,410	534,307	1,292,940	262,584	826,452	617,947
2001	13,899		2,864,406	844,381	929,722	19,891		1,915,645	1,004,160	1,061,175	724,478
2002			2,995,462	855,678	1,387,385			1,148,974	385,588	1,330,887	832,834
2003			3,028,199	1,159,289	1,236,607			1,419,716	635,602	1,237,815	811,959
2004			569,790	651,802	1,391,132			433,218	431,146	1,524,639	801,725
TOTAL	141,552	615,621	12,457,825	3,970,260	5,866,158	21,301	534,307	6,210,493	2,719,080	5,980,968	3,788,943
O.D.					40,519					6,098	4,702

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	166,332	858,795	3,598,550	515,120	923,153	3,653	594,137	2,929,013	368,404	1,173,565	653,788
2001	18,928	132,682	3,382,728	841,091	919,436	51,440	86,757	2,892,599	1,291,502	1,465,967	783,885
2002	897	262,511	4,304,173	827,601	1,397,061	1,748	200,563	3,072,460	532,638	1,671,456	871,977
2003	1,137	433,778	5,569,275	999,262	1,211,087	2,047	410,154	3,993,124	697,366	1,426,291	855,805
2004	1,503	323,859	3,678,316	694,190	1,179,776	2,428	343,006	2,658,763	509,881	1,405,958	835,397
TOTAL	188,797	2,011,625	20,533,042	3,877,264	5,630,513	61,316	1,634,617	15,545,959	3,399,791	7,143,237	4,000,852
O.D.		218	3,787	677	39,121		7	448	125	8,258	4,990

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	39,979,816	20,098,986	4,005,842			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,799,219	-555,433	43,305			
TOTAL LOSSES	41,779,035	19,543,553	4,049,147			
EXPECTED LOSSES	43,318,891	18,548,657	3,749,197			
CREDIBILITY	.28	.71	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.599	1.684	.349	5.632		
INDICATED (POST-TEST)	3.016	1.411	.292	4.719		
PRES. ON RATE LEVEL	3.318	1.421	.287	5.026		
DERIVED BY FORMULA	3.233	1.414	.292	4.939		
UNDERLYING PRES. RATE	3.732	1.598	.323	5.653		
PROPOSED	3.233	1.414	.292	4.939		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.339
IND. RATES				5.34	MINIMUM PREMIUM	
MAN. RATES	6.60	5.95	6.02	+ 5.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	167,542	4,777,505	2.851			167,542	1		7	8	104	120
2001	178,409	5,704,052	3.197			178,409		1	11	11	110	133
2002	181,432	5,935,129	3.271			181,432	1	1	12	12	91	117
2003	189,274	3,806,940	2.011			189,274			9	8	105	122
2004	210,624	3,698,668	1.756			210,624			3	16	130	149
TOTAL	927,281	23,922,294	2.580			927,281	2	2	42	55	540	641
O.D.		251,455	.027						1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	344,068		1,386,871	355,195	796,962			712,420	171,283	670,705	340,001
2001		533,394	1,745,755	325,724	657,338		827,538	512,760	154,554	644,559	302,430
2002	509,692	288,751	1,973,444	330,471	600,324		8,000	854,343	360,947	645,228	363,929
2003			1,180,282	137,531	756,837			518,333	94,572	737,609	381,776
2004			523,544	276,592	660,626			140,035	587,383	1,098,006	412,482
TOTAL	853,760	822,145	6,809,896	1,425,513	3,472,087		835,538	2,737,891	1,368,739	3,796,107	1,800,618
O.D.			126,124		33,279			13,400		75,889	2,763

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	448,321		1,605,848	398,528	798,551			1,574,021	240,311	952,403	359,721
2001	583	293,321	2,184,396	334,825	646,582	6,048	518,894	1,292,705	219,097	880,980	327,229
2002	663,862	611,600	2,650,474	337,789	611,616	1,529	163,323	2,116,467	456,979	822,692	381,034
2003	410	160,545	2,035,126	207,456	693,922	792	160,610	1,562,911	178,967	820,379	402,392
2004	744	177,299	1,964,661	324,572	566,648	1,713	243,800	1,983,818	492,406	1,032,594	429,806
TOTAL	1,113,920	1,242,765	10,440,505	1,603,170	3,317,319	10,082	1,086,627	8,529,922	1,587,760	4,509,048	1,900,182
O.D.	36	10,428	170,228	5,047	31,080	33	4,631	67,378	7,408	82,047	2,929

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,676,555	11,142,879	1,903,111	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	919,183	-329,870	22,256	
TOTAL LOSSES	23,595,738	10,813,009	1,925,367	
EXPECTED LOSSES	21,985,833	11,795,013	1,836,017	
CREDIBILITY	.24	.61	.93	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.545	1.166	.208	3.919
INDICATED (POST-TEST)	2.133	.977	.174	3.284
PRES. ON RATE LEVEL	2.108	1.131	.176	3.415
DERIVED BY FORMULA	2.114	1.037	.174	3.325
UNDERLYING PRES. RATE	2.371	1.272	.198	3.841
PROPOSED	2.114	1.037	.174	3.325

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.594
IND. RATES				3.59	MINIMUM PREMIUM	
MAN. RATES	4.42	4.17	4.09	+ 3.59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	906,720	29,715,767	3.277			906,720	3		70	73	596	742
2001	936,898	24,329,629	2.596			936,898			66	65	527	658
2002	945,757	27,230,229	2.879			945,757	3	2	57	90	552	704
2003	974,907	24,554,539	2.518			974,907	4		43	79	533	659
2004	1,000,299	18,851,410	1.884			1,000,299	5	1	5	93	493	597
TOTAL	4,764,581	124,681,574	2.617			4,764,581	15	3	241	400	2701	3360
O.D.		338,230	.007						1	3	6	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	166,107		11,496,536	2,252,956	3,406,745	309,611		5,095,628	1,342,831	3,709,624	1,935,729
2001			10,205,122	1,222,192	3,349,655			3,962,562	906,010	2,909,646	1,774,442
2002	327,979	982,540	8,544,244	2,061,795	3,504,157	296,693	1,278,004	3,218,391	1,425,666	3,793,026	1,797,734
2003	629,166		6,405,474	2,689,259	2,900,442	2,442,401		2,176,021	1,645,139	3,790,910	1,875,727
2004	1,334,910	421,023	630,430	2,500,954	2,722,194	26,272	850,000	2,714,414	1,978,419	3,761,898	1,910,896
TOTAL	2,458,162	1,403,563	37,281,806	10,727,156	15,883,193	3,074,977	2,128,004	17,167,016	7,298,065	17,965,104	9,294,528
O.D.			134,177	69,406	17,135			15,361	45,649	38,013	18,489

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	207,487		13,744,884	2,527,819	3,413,553	750,446		11,418,132	1,883,990	5,267,674	2,048,001
2001	2,600	483,328	12,438,952	1,292,647	3,295,073	1,872	286,252	9,204,341	1,262,547	3,988,065	1,919,946
2002	295,671	1,256,032	12,155,979	2,025,434	3,487,021	601,948	1,624,930	9,082,013	1,879,416	4,760,561	1,882,227
2003	749,845	959,614	12,329,235	2,302,855	2,825,223	947,986		8,408,184	1,777,315	4,287,038	1,977,016
2004	1,401,083	901,119	8,749,692	2,000,118	2,399,562	49,125	1,475,763	7,052,294	1,716,655	3,547,829	1,991,154
TOTAL	2,656,686	3,600,093	59,418,742	10,148,873	15,420,432	2,351,377	4,214,506	45,164,964	8,519,923	21,851,167	9,818,344
O.D.	13	6,609	247,828	56,765	72,370	31	4,647	87,957	44,702	70,562	19,582

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	117,753,453	56,184,794	9,837,926			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	4,777,915	-1,722,623	113,744			
TOTAL LOSSES	122,531,368	54,462,171	9,951,670			
EXPECTED LOSSES	116,160,486	58,080,243	9,672,100			
CREDIBILITY	.72	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.572	1.143	.209	3.924		
INDICATED (POST-TEST)	2.155	.958	.175	3.288		
PRES. ON RATE LEVEL	2.167	1.084	.181	3.432		
DERIVED BY FORMULA	2.158	.958	.175	3.291		
UNDERLYING PRES. RATE	2.438	1.219	.203	3.860		
PROPOSED	2.158	.958	.175	3.291		
IND. RATES						
YEAR	4-1-06	4-1-07	11-1-07	4-1-08	IND. RATE	3.557
IND. RATES				3.56	MINIMUM PREMIUM	
MAN. RATES	3.99	4.02	4.11	+ 3.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	180,795	2,951,364	1.632	1		5	11	87	104
2001	185,889	2,746,544	1.477	1		3	15	86	105
2002	166,432	2,140,118	1.285			2	13	76	91
2003	168,691	2,468,860	1.463			6	5	67	78
2004	166,684	2,237,038	1.342			2	13	48	63
TOTAL	868,491	12,543,924	1.444	2		18	57	364	441
O.D.		31,411	.003				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	24,867		897,199	282,539	559,079	657		383,877	130,337	482,111	190,698
2001	99,446		548,643	318,724	579,985	272		127,095	249,064	562,820	260,495
2002			257,314	303,757	473,572			84,299	292,245	506,153	222,778
2003			742,041	130,438	395,865			328,819	97,859	494,946	278,892
2004			371,906	265,240	248,037			292,211	415,113	437,633	206,898
TOTAL	124,313		2,817,103	1,300,698	2,256,538	929		1,216,301	1,184,618	2,483,663	1,159,761
O.D.				17,767	897				4,195	4,109	4,443

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	32,402		1,040,350	317,008	560,193	1,702		882,767	182,863	684,598	201,758
2001	130,670	31,029	766,235	318,288	566,068	761	11,368	412,664	323,602	768,274	281,856
2002	99	37,257	579,870	279,754	467,913	233	30,179	494,990	345,121	635,139	233,249
2003	262	100,761	1,281,371	152,133	369,280	550	109,469	1,073,753	146,058	552,819	293,952
2004	367	107,617	1,188,262	219,443	233,356	1,318	187,226	1,448,297	321,014	446,061	215,588
TOTAL	163,800	276,664	4,856,088	1,286,626	2,196,810	4,564	338,242	4,312,471	1,318,658	3,086,891	1,226,403
O.D.	4	1,434	19,456	12,005	1,716	3	760	7,777	3,830	3,887	4,710

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	9,981,263	7,910,423	1,231,113		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	445,627	-237,077	13,241		
TOTAL LOSSES	10,426,890	7,673,346	1,244,354		
EXPECTED LOSSES	10,916,932	7,399,543	1,172,462		
CREDIBILITY	.23	.58	.89		
PURE PREMIUMS					
INDICATED (PRE-TEST)	1.201	.884	.143	2.228	
INDICATED (POST-TEST)	1.006	.741	.120	1.867	
PRES. ON RATE LEVEL	1.118	.757	.120	1.995	
DERIVED BY FORMULA	1.092	.748	.120	1.960	
UNDERLYING PRES. RATE	1.257	.852	.135	2.244	
PROPOSED	1.092	.748	.120	1.960	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				2.12	MINIMUM PREMIUM
MAN. RATES	2.80	2.51	2.39	+ 2.12	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	117,871	6,759,944	5.735		1	15	21	153	190
2001	120,157	5,071,876	4.221		1	10	17	120	148
2002	135,575	8,033,523	5.925		1	20	26	203	250
2003	145,789	7,807,787	5.355	1		13	46	156	216
2004	180,313	7,700,613	4.270			6	48	201	255
TOTAL	699,705	35,373,743	5.056	1	3	64	158	833	1059
O.D.		90,228	.012				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		83,443	2,180,381	854,153	805,008		30,748	1,195,972	587,277	730,570	292,392
2001		340,070	1,558,593	600,331	662,644		69,285	557,917	479,976	553,941	249,119
2002		124,144	2,547,297	1,030,862	1,018,668		18,500	1,126,923	534,121	1,211,373	421,635
2003	3,000		1,680,383	2,207,089	721,306			775,633	1,258,922	849,298	312,156
2004			808,691	1,634,232	1,345,386			226,372	1,050,337	2,025,884	609,711
TOTAL	3,000	547,657	8,775,345	6,326,667	4,553,012		118,533	3,882,817	3,910,633	5,371,066	1,885,013
O.D.				37,294					45,765		7,169

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		229,802	2,618,532	958,361	806,620		81,421	2,347,191	823,950	1,037,409	309,351
2001	810	704,686	2,064,810	597,747	654,239	2,565	234,221	1,518,195	620,736	764,768	269,547
2002	912	427,604	3,821,301	951,246	1,042,383	2,472	259,340	3,094,774	687,033	1,531,133	441,452
2003	4,583	363,100	4,762,830	1,599,777	790,924	1,693	342,301	3,523,018	1,105,925	1,037,502	329,012
2004	1,858	497,349	5,666,294	1,240,152	1,244,981	3,096	440,500	3,598,708	905,101	1,903,171	635,319
TOTAL	8,163	2,222,541	18,933,767	5,347,283	4,539,147	9,826	1,357,783	14,081,886	4,142,745	6,273,983	1,984,681
O.D.	3	1,228	18,161	31,160	1,098	15	1,600	27,974	49,533	2,001	7,608

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	36,662,947	20,386,950	1,992,289	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,258,490	-474,063	23,278	
TOTAL LOSSES	37,921,437	19,912,887	2,015,567	
EXPECTED LOSSES	29,506,560	18,808,069	1,819,233	
CREDIBILITY	.20	.50	.77	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.420	2.846	.288	8.554
INDICATED (POST-TEST)	4.542	2.385	.241	7.168
PRES. ON RATE LEVEL	3.749	2.390	.231	6.370
DERIVED BY FORMULA	3.908	2.388	.239	6.535
UNDERLYING PRES. RATE	4.217	2.688	.260	7.165
PROPOSED	3.908	2.388	.239	6.535

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	7.064
IND. RATES				7.06	MINIMUM PREMIUM	
MAN. RATES	7.65	7.29	7.63	+ 7.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,117,763	27,084,527	2.423	1	2	51	42	585	681	
2001	1,168,998	30,343,505	2.595	2	2	64	40	554	662	
2002	1,215,725	23,590,014	1.940	2		54	45	602	703	
2003	1,327,044	24,721,854	1.862	1	1	33	63	605	703	
2004	1,397,061	19,063,693	1.364	1		13	63	607	684	
TOTAL	6,226,591	124,803,593	2.004	7	5	215	253	2953	3433	
O.D.		602,449	.009			2	2	8	12	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	453,000	530,310	9,633,401	1,177,398	3,575,219		488,017	3,686,858	1,249,303	4,129,056	2,161,965
2001	304,887	144,821	10,458,113	1,272,355	3,413,638	286,402	4,056,000	3,551,440	1,088,159	3,754,965	2,012,725
2002	447,144		7,668,530	1,449,748	3,454,751	4,236		3,073,542	836,249	4,501,398	2,154,416
2003	76,909	104,582	5,408,955	2,197,896	4,833,271		242,746	2,533,184	1,745,410	5,391,449	2,187,452
2004	45,919		2,183,398	1,730,579	4,575,319	28,600		984,262	1,718,934	5,424,458	2,372,224
TOTAL	1,327,859	779,713	35,352,397	7,827,976	19,852,198	319,238	4,786,763	13,829,286	6,638,055	23,201,326	10,888,782
O.D.			239,080	61,793	128,445			107,387	7,021	23,364	35,359

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	590,259	818,779	11,641,405	1,321,043	3,582,371		907,779	8,633,967	1,752,772	5,863,274	2,287,359
2001	363,483	674,595	12,913,329	1,344,768	3,359,302	572,831	1,092,869	8,562,977	1,505,088	5,135,615	2,177,768
2002	583,895	654,934	10,787,528	1,497,395	3,462,972	17,150	569,070	8,719,503	1,267,716	5,620,374	2,255,674
2003	95,774	1,049,770	11,727,088	2,124,465	4,453,926	8,558	1,586,139	9,801,608	2,019,629	6,028,235	2,305,574
2004	52,947	1,035,958	11,684,939	2,072,297	3,853,018	49,204	1,089,671	8,663,005	1,855,347	4,988,612	2,471,857
TOTAL	1,686,358	4,234,036	58,754,289	8,359,968	18,711,589	647,743	5,245,528	44,381,060	8,400,552	27,636,110	11,498,232
O.D.	83	26,670	337,103	85,215	126,156	152	28,629	250,960	19,466	29,684	37,132

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	115,592,611	63,368,740	11,535,364	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,967,359	-1,595,571	135,768	
TOTAL LOSSES	120,559,970	61,773,169	11,671,132	
EXPECTED LOSSES	119,363,749	57,160,106	11,207,863	
CREDIBILITY	.85	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.936	.992	.187	3.115
INDICATED (POST-TEST)	1.622	.831	.157	2.610
PRES. ON RATE LEVEL	1.704	.816	.160	2.680
DERIVED BY FORMULA	1.634	.831	.157	2.622
UNDERLYING PRES. RATE	1.917	.918	.180	3.015
PROPOSED	1.634	.831	.157	2.622

YEAR	1-1-06	4-1-06	4-1-07	4-1-08	IND. RATE	2.834
IND. RATES				2.83	MINIMUM PREMIUM	
MAN. RATES	3.25	3.09	3.21	+ 2.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	751,836	4,220,022	.561		1	10	7	76	94
2001	798,031	5,122,905	.641			17	9	76	102
2002	828,202	4,339,227	.523			12	9	89	110
2003	848,831	2,851,693	.335			4	11	85	100
2004	885,341	3,151,491	.355			2	11	63	76
TOTAL	4,112,241	19,685,338	.479		1	45	47	389	482
O.D.		40,688						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		540	2,051,155	153,460	533,086		203	489,671	84,313	537,259	370,335
2001			2,531,926	193,892	625,026			758,422	109,322	522,581	381,736
2002			2,009,087	181,226	628,950			355,535	151,100	596,075	417,254
2003			558,749	315,092	521,542			164,941	245,375	618,433	427,561
2004			441,345	267,660	571,834			719,820	272,806	627,356	250,670
TOTAL		540	7,592,262	1,111,330	2,880,438		203	2,488,389	862,916	2,901,704	1,847,556
O.D.					18,630					16,720	5,338

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		1,487	2,518,820	172,182	534,147		538	1,193,820	118,291	762,907	391,814
2001	661	120,015	3,105,230	213,002	617,634	395	59,467	1,898,693	162,731	716,060	413,038
2002	579	159,928	2,660,445	213,797	635,667	579	69,214	1,066,549	209,327	744,999	436,865
2003	258	103,643	1,331,626	280,683	484,720	410	85,227	931,592	257,188	690,682	450,649
2004	637	145,651	1,634,147	291,482	489,150	1,433	201,203	1,521,934	278,306	599,108	261,198
TOTAL	2,135	530,724	11,250,268	1,171,146	2,761,318	2,817	415,649	6,612,588	1,025,843	3,513,756	1,953,564
O.D.	12	1,799	21,353	3,477	15,263	9	1,406	12,004	2,329	15,026	5,639

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	18,850,764	8,508,158	1,959,203		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	745,165	-234,840	23,969		
TOTAL LOSSES	19,595,929	8,273,318	1,983,172		
EXPECTED LOSSES	18,052,738	8,142,236	2,014,998		
CREDIBILITY	.65	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.477	.201	.048	.726	
INDICATED (POST-TEST)	.400	.168	.040	.608	
PRES. ON RATE LEVEL	.390	.176	.044	.610	
DERIVED BY FORMULA	.397	.168	.040	.605	
UNDERLYING PRES. RATE	.439	.198	.049	.686	
PROPOSED	.399	.169	.040	.608	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				.66	MINIMUM PREMIUM
MAN. RATES	.67	.69	.73	+ .66	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	46,507	1,036,962	2.229			4			26	30
2001	50,041	695,244	1.389			1	2		35	38
2002	49,019	868,681	1.772			3			37	40
2003	47,915	2,506,081	5.230			4	11		30	45
2004	49,263	947,811	1.923			2	1		24	27
TOTAL	242,745	6,054,779	2.494			14	14		152	180

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			559,195		46,330			229,345		140,946	61,146
2001			94,259	117,195	113,599			25,354	54,716	203,252	86,869
2002			434,806		111,930			64,639		173,274	84,032
2003			698,926	550,936	138,566			207,050	602,829	227,444	80,330
2004			321,438	29,065	60,740			268,588	10,000	173,088	84,892
TOTAL			2,108,624	697,196	471,165			794,976	667,545	918,004	397,269

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			686,691		46,425			559,143		200,146	64,692
2001	25	5,995	144,643	114,644	111,412	13	2,380	90,298	72,674	276,567	93,992
2002	118	32,837	550,365	12,398	113,138	95	12,475	192,301	11,516	213,827	87,982
2003	302	114,670	1,492,975	401,544	167,545	568	113,251	1,203,789	477,379	295,328	84,668
2004	132	48,172	492,314	47,594	62,977	689	96,102	663,870	59,714	168,795	88,457
TOTAL	577	201,674	3,366,988	576,180	501,497	1,365	224,208	2,709,401	621,283	1,154,663	419,791

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,504,213	2,853,623	419,791			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	169,185	-75,072	4,581			
TOTAL LOSSES	6,673,398	2,778,551	424,372			
EXPECTED LOSSES	4,126,665	2,475,999	395,674			
CREDIBILITY	.10	.25	.38			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.749	1.145	.175	4.069		
INDICATED (POST-TEST)	2.304	.960	.147	3.411		
PRES. ON RATE LEVEL	1.511	.907	.145	2.563		
DERIVED BY FORMULA	1.590	.920	.146	2.656		
UNDERLYING PRES. RATE	1.700	1.020	.163	2.883		
PROPOSED	1.590	.920	.146	2.656		
IND. RATES						
YEAR	1-1-06	4-1-06	4-1-07	4-1-08	IND. RATE	2.871
IND. RATES				2.87	MINIMUM PREMIUM	
MAN. RATES	3.06	2.83	3.07	+ 2.87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	76,198	4,015,893	5.270			76,198			6	5	117	128
2001	69,200	3,503,498	5.062			69,200			9	3	106	118
2002	75,457	3,519,600	4.664			75,457			8	7	98	113
2003	78,104	3,175,826	4.066			78,104			5	11	92	108
2004	74,176	2,205,025	2.972			74,176			1	8	89	98
TOTAL	373,135	16,419,842	4.401			373,135			29	34	502	565
O.D.		7,906	.002								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,037,022	150,564	804,718			557,905	268,147	839,256	358,281
2001			1,192,085	105,796	724,247			424,507	32,624	773,419	250,820
2002			1,333,192	217,454	555,253			263,397	135,641	668,452	346,211
2003			827,690	424,404	649,002			172,677	234,276	579,195	288,582
2004			111,609	194,603	745,249			25,000	178,383	696,476	253,705
TOTAL			4,501,598	1,092,821	3,478,469			1,443,486	849,071	3,556,798	1,497,599
O.D.					1,464					6,064	378

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,175,511	168,932	806,324			1,009,932	376,210	1,191,749	379,061
2001	311	58,946	1,504,904	121,356	706,085	223	33,658	1,090,675	65,510	1,051,520	271,387
2002	389	111,928	1,848,709	229,378	557,397	453	55,082	857,705	191,886	831,107	362,483
2003	366	144,020	1,849,811	375,545	608,117	402	84,892	917,904	245,774	647,870	304,165
2004	718	127,488	1,474,160	275,487	610,063	708	102,731	853,078	204,159	629,139	264,361
TOTAL	1,784	442,382	7,853,095	1,170,698	3,287,986	1,786	276,363	4,729,294	1,083,539	4,351,385	1,581,457
O.D.		23	317	53	1,389		118	1,334	288	7,588	409

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,306,496	9,902,926	1,581,866			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	561,686	-298,572	15,900			
TOTAL LOSSES	13,868,182	9,604,354	1,597,766			
EXPECTED LOSSES	13,929,129	9,574,645	1,376,868			
CREDIBILITY	.13	.33	.51			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.717	2.574	.428	6.719		
INDICATED (POST-TEST)	3.115	2.157	.359	5.631		
PRES. ON RATE LEVEL	3.319	2.281	.328	5.928		
DERIVED BY FORMULA	3.292	2.240	.344	5.876		
UNDERLYING PRES. RATE	3.733	2.566	.369	6.668		
PROPOSED	3.292	2.240	.344	5.876		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	6.351
IND. RATES				6.35	MINIMUM PREMIUM	
MAN. RATES	7.24	6.87	7.10	+ 6.35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	62,782	2,489,650	3.965			62,782			6	4	95	105
2001	77,817	1,383,260	1.777			77,817			2	11	32	45
2002	76,025	1,535,866	2.020			76,025			2	3	46	51
2003	74,992	1,233,009	1.644			74,992			3	5	31	39
2004	70,332	793,544	1.128			70,332				1	44	45
TOTAL	361,948	7,435,329	2.054			361,948			13	24	248	285
O.D.		13,225	.003								2	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			666,709	93,595	779,666			328,204	19,963	437,222	164,291
2001			255,940	420,793	137,662			52,618	181,704	197,261	137,282
2002			309,358	157,898	299,440			169,953	96,954	310,608	191,655
2003			343,546	153,312	151,293			120,243	46,666	188,189	229,760
2004				37,540	236,392				25,647	350,603	143,362
TOTAL			1,575,553	863,138	1,604,453			671,018	370,934	1,483,883	866,350
O.D.					4,112					8,927	186

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			818,718	105,014	781,222			800,161	28,008	620,855	173,820
2001	66	16,330	395,989	406,563	138,732	28	4,994	188,518	230,840	271,245	148,539
2002	103	32,802	525,786	150,795	296,684	294	34,283	530,963	128,091	388,676	200,663
2003	133	51,995	668,694	129,162	148,328	201	41,221	408,112	62,405	210,702	242,167
2004	205	32,652	384,246	72,026	189,871	257	36,356	306,064	65,837	308,248	149,383
TOTAL	507	133,779	2,793,433	863,560	1,554,837	780	116,854	2,233,818	515,181	1,799,726	914,572
O.D.		5	81	15	4,088		7	375	104	12,342	196

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,279,639	4,749,853	914,768	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	262,374	-171,210	9,644	
TOTAL LOSSES	5,542,013	4,578,643	924,412	
EXPECTED LOSSES	6,428,196	5,783,929	839,718	
CREDIBILITY	.13	.33	.50	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.531	1.265	.255	3.051
INDICATED (POST-TEST)	1.283	1.060	.214	2.557
PRES. ON RATE LEVEL	1.579	1.421	.206	3.206
DERIVED BY FORMULA	1.541	1.302	.210	3.053
UNDERLYING PRES. RATE	1.776	1.598	.232	3.606
PROPOSED	1.541	1.302	.210	3.053

YEAR	4-1-06	4-1-07	11-1-07	4-1-08	IND. RATE	3.300
IND. RATES				3.30	MINIMUM PREMIUM	
MAN. RATES	3.95	3.81	3.84	+ 3.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	423,164	16,379,453	3.870	1	1	34	29	385	450
2001	455,720	16,231,114	3.561	3		24	37	389	453
2002	443,796	17,137,542	3.861	4	1	33	40	386	464
2003	492,529	16,812,269	3.413	5		24	47	369	445
2004	510,205	18,179,117	3.563	2	1	8	45	409	465
TOTAL	2,325,414	84,739,495	3.644	15	3	123	198	1938	2277
O.D.		145,834	.006					8	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	335,872	568,214	5,274,681	907,069	2,659,702	15,000	620,000	1,750,673	579,550	2,494,010	1,174,682
2001	541,707		4,017,931	1,245,677	2,836,342	414,106		2,777,882	955,714	2,452,753	989,002
2002	831,428	310,489	5,834,190	1,196,939	1,978,291	299	37,416	2,506,395	1,062,833	2,299,318	1,079,944
2003	1,309,003		3,561,271	1,560,715	2,441,189	180,114		1,385,311	1,856,706	3,265,376	1,252,584
2004	1,108,863	599,375	1,094,582	1,561,593	2,487,150	382,369	3,974,998	764,061	1,570,131	3,255,293	1,380,702
TOTAL	4,126,873	1,478,078	19,782,655	6,471,993	12,402,674	991,888	4,632,414	9,184,322	6,024,934	13,766,750	5,876,914
O.D.					41,047					96,067	8,720

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	437,641	421,288	6,477,306	1,017,729	2,665,011	38,865	441,991	4,268,140	813,108	3,541,496	1,242,814
2001	710,379	196,448	4,939,251	1,264,218	2,769,875	857,416	139,148	4,585,129	1,274,156	3,354,932	1,070,100
2002	1,083,528	972,881	8,053,788	1,189,403	2,011,270	6,253	567,448	6,890,549	1,376,622	2,917,366	1,130,701
2003	1,590,894	575,968	7,387,092	1,391,550	2,293,824	240,564	599,630	6,322,772	1,652,924	3,689,136	1,320,224
2004	1,135,086	705,426	7,422,934	1,469,613	2,167,872	558,299	1,526,167	6,457,473	1,440,230	3,114,007	1,438,691
TOTAL	4,957,528	2,872,011	34,280,371	6,332,513	11,907,852	1,701,397	3,274,384	28,524,063	6,557,040	16,616,937	6,202,530
O.D.	8	1,027	12,215	1,989	15,664	10	1,355	12,920	2,653	54,832	9,137

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	75,637,289	41,489,480	6,211,667		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	3,210,309	-1,057,579	69,145		
TOTAL LOSSES	78,847,598	40,431,901	6,280,812		
EXPECTED LOSSES	77,064,220	37,276,387	5,767,027		
CREDIBILITY	.44	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	3.391	1.739	.270	5.400	
INDICATED (POST-TEST)	2.842	1.457	.226	4.525	
PRES. ON RATE LEVEL	2.946	1.425	.221	4.592	
DERIVED BY FORMULA	2.900	1.457	.226	4.583	
UNDERLYING PRES. RATE	3.314	1.603	.248	5.165	
PROPOSED	2.900	1.457	.226	4.583	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				4.95	MINIMUM PREMIUM
MAN. RATES	6.22	5.51	5.50	+ 4.95	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	95,836	6,214,990	6.485			95,836	2	1	9	17	141	170
2001	99,135	3,991,692	4.026			99,135			11	8	86	105
2002	90,198	5,304,149	5.880			90,198			12	11	80	103
2003	101,298	4,207,883	4.153			101,298			8	15	89	112
2004	103,704	2,842,439	2.740			103,704			1	7	79	87
TOTAL	490,171	22,561,153	4.603			490,171	2	1	41	58	475	577
O.D.		131,170	.026							1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	433,039	208,621	1,384,648	475,860	1,003,756	30	13,349	992,033	210,904	1,072,179	420,571
2001			1,706,319	154,466	459,966			520,863	231,424	573,467	345,187
2002			1,841,536	491,402	569,491			733,992	208,224	898,448	561,056
2003			1,357,987	447,453	598,653			523,864	290,859	659,145	329,922
2004			158,346	203,702	807,710			44,921	292,682	996,786	338,292
TOTAL	433,039	208,621	6,448,836	1,772,883	3,439,576	30	13,349	2,815,673	1,234,093	4,200,025	1,995,028
O.D.				41,620					89,550		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	564,250	574,542	1,632,326	533,916	1,005,762	78	35,348	2,109,670	295,899	1,522,500	444,964
2001	443	81,325	2,100,756	166,963	453,909	271	41,707	1,360,105	310,334	785,517	373,492
2002	547	157,165	2,595,128	467,453	585,500	1,199	134,873	2,060,783	303,548	1,126,278	587,426
2003	498	193,644	2,479,979	405,083	578,005	916	182,578	1,799,205	324,777	751,338	347,738
2004	781	141,332	1,626,295	296,755	661,966	1,090	156,543	1,296,302	313,912	905,441	352,500
TOTAL	566,519	1,148,008	10,434,484	1,870,170	3,285,142	3,554	551,049	8,626,065	1,548,470	5,091,074	2,106,120
O.D.				46,698					125,639		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,329,679	11,967,193	2,106,120	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,039,749	-349,621	24,288	
TOTAL LOSSES	22,369,428	11,617,572	2,130,408	
EXPECTED LOSSES	25,037,935	11,749,399	2,063,621	
CREDIBILITY	.16	.40	.61	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.564	2.370	.435	7.369
INDICATED (POST-TEST)	3.825	1.986	.365	6.176
PRES. ON RATE LEVEL	4.541	2.131	.374	7.046
DERIVED BY FORMULA	4.426	2.073	.369	6.868
UNDERLYING PRES. RATE	5.108	2.397	.421	7.926
PROPOSED	4.426	2.073	.369	6.868

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	7.424
IND. RATES				7.42	MINIMUM PREMIUM	
MAN. RATES	9.07	8.41	8.44	+ 7.42	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	30,856	1,847,321	5.986			6	7	51	64
2001	30,822	3,033,926	9.843			7	7	40	54
2002	38,669	5,007,537	12.949			6	4	43	54
2003	41,568	3,534,831	8.503	1		3	7	50	62
2004	45,766	4,777,330	10.438	2		3	6	45	54
TOTAL	187,681	18,200,945	9.698	3		25	31	229	288
O.D.		1,470							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			700,105	201,900	239,435			219,891	97,814	286,361	101,815
2001			1,316,800	322,792	142,972			682,123	186,215	282,162	100,862
2002	189,202		946,869	123,152	292,746	5,000		2,901,168	34,795	390,076	124,529
2003	430,432		428,339	255,585	280,474	238,204		556,562	402,633	777,229	165,373
2004			871,351	198,895	314,645			2,478,241	296,146	400,665	217,387
TOTAL	619,634		4,263,464	1,102,324	1,270,272	243,204		6,837,985	1,017,603	2,136,493	709,966
O.D.											1,470

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			859,729	226,531	239,913			536,094	137,231	406,634	107,720
2001	342	63,544	1,639,513	320,067	147,843	353	53,674	1,716,590	251,660	391,402	109,133
2002	246,291	52,954	871,063	126,535	293,004	15,722	143,092	2,149,606	97,009	498,206	130,382
2003	522,806	63,799	825,027	208,865	265,897	314,964	142,671	1,508,847	404,138	878,946	174,303
2004	394	102,116	1,129,236	195,866	278,697	2,401	334,824	2,370,517	312,506	436,813	226,517
TOTAL	769,833	282,413	5,324,568	1,077,864	1,225,354	333,440	674,261	8,281,654	1,202,544	2,612,001	748,055
O.D.											1,580

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,666,169	6,117,763	749,635	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	329,833	-141,399	17,676	
TOTAL LOSSES	15,996,002	5,976,364	767,311	
EXPECTED LOSSES	7,895,741	5,506,559	1,401,976	
CREDIBILITY	.08	.21	.32	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.523	3.184	.409	12.116
INDICATED (POST-TEST)	7.142	2.668	.343	10.153
PRES. ON RATE LEVEL	3.740	2.608	.664	7.012
DERIVED BY FORMULA	4.012	2.621	.561	7.194
UNDERLYING PRES. RATE	4.207	2.934	.747	7.888
PROPOSED	4.012	2.621	.561	7.194

YEAR	4-1-06	4-1-07	11-1-07	4-1-08	IND. RATE	7.776
IND. RATES				7.78	MINIMUM PREMIUM	
MAN. RATES	8.10	8.43	8.40	+ 7.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	13,159	637,544	4.844			2	2	16	20
2001	14,298	684,178	4.785			3	1	8	12
2002	13,705	1,315,915	9.601			3	2	13	18
2003	14,875	1,448,778	9.739			4		15	19
2004	18,114	881,029	4.863				4	14	18
TOTAL	74,151	4,967,444	6.699			12	9	66	87
O.D.		352							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			313,398	56,218	64,731			101,165	16,946	50,972	34,114
2001			404,398	6,757	19,335			165,788	878	57,481	29,541
2002			489,159	100,142	44,809			243,949	295,457	101,484	40,915
2003			583,600		53,428			707,380		73,892	30,478
2004				154,233	205,066				88,637	123,878	309,215
TOTAL			1,790,555	317,350	387,369			1,218,282	401,918	407,707	444,263
O.D.											352

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			384,853	63,077	64,862			246,641	23,775	72,379	36,093
2001	105	18,506	483,908	9,516	20,665	85	12,855	404,937	5,817	79,205	31,963
2002	144	38,700	646,778	93,911	52,169	448	50,121	777,107	336,069	142,515	42,838
2003	139	51,598	652,368	23,699	58,541	658	125,939	1,109,243	45,687	97,686	32,124
2004	224	47,078	554,107	129,632	176,133	190	27,319	231,130	67,405	118,423	322,202
TOTAL	612	155,882	2,722,014	319,835	372,370	1,381	216,234	2,769,058	478,753	510,208	465,220
O.D.											367

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,865,181	1,681,166	465,587	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	144,786	-53,374	17,031	
TOTAL LOSSES	6,009,967	1,627,792	482,618	
EXPECTED LOSSES	3,392,409	2,000,595	1,368,827	
CREDIBILITY	.04	.11	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.105	2.195	.651	10.951
INDICATED (POST-TEST)	6.792	1.839	.546	9.177
PRES. ON RATE LEVEL	4.067	2.399	1.641	8.107
DERIVED BY FORMULA	4.176	2.337	1.455	7.968
UNDERLYING PRES. RATE	4.575	2.698	1.846	9.119
PROPOSED	4.249	2.378	1.480	8.107

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	8.763
IND. RATES				8.76	MINIMUM PREMIUM	
MAN. RATES	9.93	9.38	9.71	+ 8.76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	24,309	1,295,536	5,329			24,309			2	1	23	26
2001	7,395	74,852	1,012			7,395					6	6
2002	6,588	762,731	11,577			6,588			2		13	17
2003	6,960	103,416	1,485			6,960				1	4	5
2004	8,294	1,478,665	17,828			8,294	1	1		3	12	17
TOTAL	53,546	3,715,200	6,938			53,546	1	1	4	7	58	71

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			513,088	25,000	117,750			456,595	6,666	129,570	46,867
2001					18,671					37,768	18,413
2002			222,062	87,343	68,099			216,288	51,607	89,329	28,003
2003				39,986	12,019				20,096	7,119	24,196
2004	182,622	423,751		100,549	47,365	3,271	501,726		32,857	140,852	45,672
TOTAL	182,622	423,751	735,150	252,878	263,904	3,271	501,726	672,883	111,226	404,638	163,151

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			534,066	28,050	117,984			894,153	9,352	183,989	49,585
2001		103	1,745	312	18,025		37	2,773	774	51,150	19,923
2002	68	19,857	326,465	79,809	70,874	339	37,065	560,255	70,264	116,372	29,319
2003	8	3,627	48,960	27,783	12,705	9	2,086	25,667	16,077	9,156	25,503
2004	191,417	244,277	295,785	68,015	47,412	9,161	549,191	204,032	43,558	127,842	47,590
TOTAL	191,493	267,864	1,207,021	203,969	267,000	9,509	588,379	1,686,880	140,025	488,509	171,920

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,951,146	1,099,503	171,920			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	108,897	-89,304	1,974			
TOTAL LOSSES	4,060,043	1,010,199	173,894			
EXPECTED LOSSES	2,898,444	1,767,554	201,333			
CREDIBILITY	.04	.09	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.582	1.887	.325	9.794		
INDICATED (POST-TEST)	6.354	1.581	.272	8.207		
PRES. ON RATE LEVEL	4.812	2.935	.334	8.081		
DERIVED BY FORMULA	4.874	2.813	.325	8.012		
UNDERLYING PRES. RATE	5.413	3.301	.376	9.090		
PROPOSED	4.916	2.837	.328	8.081		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	8.735
IND. RATES				8.74	MINIMUM PREMIUM	
MAN. RATES	10.04	9.51	9.68	+ 8.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	3,132	90,263	2,881			3,132				1	9	10
2001	3,095	353,846	11,432			3,095			1	3	4	8
2002	3,077	21,216	.689			3,077					1	1
2003	3,311	220,060	6,646			3,311					8	8
2004	3,265	44,894	1,375			3,265					3	3
TOTAL	15,880	730,279	4,599			15,880			1	4	25	30
O.D.		17,674	.111								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				31,010	21,038				13,305	12,392	12,518
2001			123,824	102,642	6,680			42,374	56,107	16,122	6,097
2002					911					2,456	17,849
2003					142,879					68,471	8,710
2004					21,298					19,472	4,124
TOTAL			123,824	133,652	192,806			42,374	69,412	118,913	49,298
O.D.					8,095					9,579	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				34,793	21,079				18,667	17,596	13,244
2001	32	6,625	167,074	99,137	8,162	21	3,514	118,037	70,918	23,310	6,597
2002		17	238	42	877		31	574	121	3,011	18,688
2003	16	7,320	91,386	13,927	124,371	9	2,271	32,399	6,121	73,768	9,180
2004	18	2,421	28,479	4,623	16,791	12	1,749	14,793	2,866	16,950	4,297
TOTAL	66	16,383	287,177	152,522	171,280	42	7,565	165,803	98,693	134,635	52,006
O.D.		156	2,111	369	7,791		127	2,241	471	11,746	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	481,671	577,507	52,006	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	31,546	-14,966	559	
TOTAL LOSSES	513,217	562,541	52,565	
EXPECTED LOSSES	770,022	494,343	47,958	
CREDIBILITY	.02	.04	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.232	3.542	.331	7.105
INDICATED (POST-TEST)	2.708	2.968	.277	5.953
PRES. ON RATE LEVEL	4.311	2.767	.269	7.347
DERIVED BY FORMULA	4.279	2.775	.269	7.323
UNDERLYING PRES. RATE	4.849	3.113	.302	8.264
PROPOSED	4.279	2.775	.269	7.323

YEAR	4-1-06	4-1-07	11-1-07	4-1-08	IND. RATE	7.916
IND. RATES				7.92	MINIMUM PREMIUM	
MAN. RATES	7.04	7.35	8.80	+ 7.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	29,826	2,041,697	6.845	1		3	8	51	63	
2001	29,224	2,016,656	6.900			5	4	43	52	
2002	29,734	2,191,092	7.368			6	5	41	52	
2003	29,734	2,085,380	7.013			3	4	36	43	
2004	32,385	1,844,467	5.695			3	6	29	38	
TOTAL	150,903	10,179,292	6.746	1		20	27	200	248	
O.D.		58,834	.038				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	3,000		524,259	257,177	211,242			466,539	210,536	263,142	105,802
2001			785,173	180,772	211,464			400,497	108,381	209,434	120,935
2002			746,973	217,700	258,297			288,849	266,372	307,721	105,180
2003			408,066	236,735	426,995			128,699	89,801	632,132	162,952
2004			416,674	245,372	185,470			501,329	112,896	212,216	170,510
TOTAL	3,000		2,881,145	1,137,756	1,293,468			1,785,913	787,986	1,624,645	665,379
O.D.				55,090					520		3,224

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	3,909		643,790	288,551	211,660			1,137,422	295,382	373,661	111,939
2001	205	38,455	987,200	181,763	209,881	206	31,547	1,010,841	147,468	289,050	130,852
2002	227	64,865	1,068,711	206,208	264,301	520	58,898	913,009	316,820	395,072	110,123
2003	204	78,561	1,008,835	213,880	394,512	303	62,144	684,902	135,940	692,547	171,751
2004	316	100,592	1,099,220	196,482	183,214	1,140	159,183	1,120,992	137,434	223,917	177,671
TOTAL	4,861	282,473	4,807,756	1,086,884	1,263,568	2,169	311,772	4,867,166	1,033,044	1,974,247	702,336
O.D.	4	1,814	26,826	46,031	1,623		19	317	563	23	3,488

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,305,177	5,405,983	705,824	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	296,489	-143,178	7,732	
TOTAL LOSSES	10,601,666	5,262,805	713,556	
EXPECTED LOSSES	7,190,528	4,780,607	654,920	
CREDIBILITY	.07	.18	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.025	3.488	.473	10.986
INDICATED (POST-TEST)	5.887	2.923	.396	9.206
PRES. ON RATE LEVEL	4.236	2.816	.386	7.438
DERIVED BY FORMULA	4.352	2.835	.389	7.576
UNDERLYING PRES. RATE	4.765	3.168	.434	8.367
PROPOSED	4.352	2.835	.389	7.576

YEAR	1-1-06	4-1-06	4-1-07	4-1-08	IND. RATE	8.189
IND. RATES				8.19	MINIMUM PREMIUM	
MAN. RATES	9.20	8.56	8.91	+ 8.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	1,562	783,449	50.156			3	1	3	7
2001	2,601	451,477	17.357			1	2	1	4
2002	1,534	173,453	11.307			1		3	4
2003	3,258	89,575	2.749					6	6
2004	3,685	66,977	1.817					5	5
TOTAL	12,640	1,564,931	12.381			5	3	18	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			374,225	48,577	53,924			107,591	183,626	9,949	5,557
2001			146,693	99,062	4,002			86,787	105,325	3,390	6,218
2002			109,510		12,644			35,723		10,873	4,703
2003					16,666					59,608	13,301
2004					25,560					27,304	14,113
TOTAL			630,428	147,639	112,796			230,101	288,951	111,124	43,892

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			459,548	54,503	54,033			262,307	257,627	14,128	5,879
2001	38	7,611	193,347	95,821	5,646	44	7,128	237,096	132,730	7,420	6,728
2002	29	7,978	134,559	2,412	13,535	50	5,769	86,412	2,184	14,091	4,924
2003	1	855	10,664	1,625	14,508	7	1,978	28,214	5,328	64,222	14,019
2004	20	2,900	34,177	5,550	20,146	20	2,466	20,750	4,020	23,765	14,706
TOTAL	88	19,344	832,295	159,911	107,868	121	17,341	634,779	401,889	123,626	46,256

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,503,968	793,294	46,256	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	18,300	-4,859	435	
TOTAL LOSSES	1,522,268	788,435	46,691	
EXPECTED LOSSES	396,643	256,466	31,853	
CREDIBILITY	.01	.03	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.043	6.238	.369	18.650
INDICATED (POST-TEST)	10.092	5.227	.309	15.628
PRES. ON RATE LEVEL	2.790	1.804	.223	4.817
DERIVED BY FORMULA	2.863	1.907	.227	4.997
UNDERLYING PRES. RATE	3.138	2.029	.252	5.419
PROPOSED	2.863	1.907	.227	4.997

YEAR	1-1-06	4-1-06	4-1-07	4-1-08	IND. RATE	5.401
IND. RATES				5.40	MINIMUM PREMIUM	
MAN. RATES	5.21	5.31	5.77	+ 5.40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	80,781	1,758,519	2.176			80,781			2	2	47	51
2001	110,352	3,657,002	3.313			110,352			8	12	68	88
2002	85,661	1,906,189	2.225			85,661			3	5	44	52
2003	123,026	1,247,256	1.013			123,026			1	15	44	60
2004	119,380	2,241,501	1.877			119,380			1	5	70	76
TOTAL	519,200	10,810,467	2.082			519,200			15	39	273	327
O.D.		6,174	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			484,776	81,625	385,649			113,158	13,855	511,302	168,154
2001			1,206,324	278,108	762,548			387,490	328,600	419,552	274,380
2002			653,013	147,410	349,737			179,020	54,492	291,318	231,199
2003			96,708	168,515	201,922			50,866	129,694	224,859	374,692
2004			99,585	194,265	724,785			56,231	132,216	746,404	288,015
TOTAL			2,540,406	869,923	2,424,641			786,765	658,857	2,193,435	1,336,440
O.D.											6,174

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			595,305	91,583	386,419			275,880	19,439	726,049	177,907
2001	311	61,452	1,557,689	286,928	745,018	201	31,650	1,051,714	425,001	577,963	296,879
2002	194	56,456	924,800	149,794	348,846	278	32,595	501,580	81,195	363,176	242,065
2003	74	32,242	419,523	135,317	187,462	144	32,394	363,371	123,858	253,775	394,925
2004	695	123,659	1,432,750	270,203	593,448	756	107,974	879,757	189,231	669,061	300,112
TOTAL	1,274	273,809	4,930,067	933,825	2,261,193	1,379	204,613	3,072,302	838,724	2,590,024	1,411,888
O.D.											6,454

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,483,444	6,623,766	1,418,342			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	501,354	-165,314	16,562			
TOTAL LOSSES	8,984,798	6,458,452	1,434,904			
EXPECTED LOSSES	11,661,232	6,495,192	1,344,728			
CREDIBILITY	.16	.41	.63			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.731	1.244	.276	3.251		
INDICATED (POST-TEST)	1.451	1.042	.231	2.724		
PRES. ON RATE LEVEL	1.997	1.112	.230	3.339		
DERIVED BY FORMULA	1.910	1.083	.231	3.224		
UNDERLYING PRES. RATE	2.246	1.251	.259	3.756		
PROPOSED	1.910	1.083	.231	3.224		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.485
IND. RATES				3.49	MINIMUM PREMIUM	
MAN. RATES	4.78	4.23	4.00	+ 3.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	21,396	857,791	4.009			2			38	40
2001	16,448	1,108,293	6.738			2		3	52	57
2002	15,581	747,220	4.795			2		2	27	31
2003	22,940	945,956	4.123					7	34	41
2004	33,964	1,943,798	5.723			2		13	58	73
TOTAL	110,329	5,603,058	5.078			8		25	209	242
O.D.		285								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			253,571		292,945			55,521		129,631	126,123
2001			192,997	67,086	331,314			211,343	4,612	167,062	133,879
2002			226,708	109,848	107,438			77,275	40,417	138,584	46,950
2003				292,956	184,996				190,128	202,703	75,173
2004			216,206	437,986	235,271			103,884	369,929	338,577	241,945
TOTAL			889,482	907,876	1,151,964			448,023	605,086	976,557	624,070
O.D.											285

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			311,385		293,531			135,360		184,078	133,438
2001	51	11,171	273,002	71,014	321,534	108	16,476	523,996	13,678	228,051	144,857
2002	74	21,678	353,259	100,486	109,456	133	15,419	238,542	54,145	173,319	49,157
2003	78	31,525	420,692	213,007	177,434	112	24,203	306,907	164,212	232,501	79,232
2004	389	119,000	1,350,466	305,135	234,864	903	128,287	1,029,040	266,157	345,455	252,107
TOTAL	592	183,374	2,708,804	689,642	1,136,819	1,256	184,385	2,233,845	498,192	1,163,404	658,791
O.D.											300

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	5,312,256	3,488,057	659,091		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	186,644	-70,833	6,326		
TOTAL LOSSES	5,498,900	3,417,224	665,417		
EXPECTED LOSSES	4,161,610	3,034,048	461,176		
CREDIBILITY	.06	.15	.23		
PURE PREMIUMS					
INDICATED (PRE-TEST)	4.984	3.097	.603	8.684	
INDICATED (POST-TEST)	4.177	2.595	.505	7.277	
PRES. ON RATE LEVEL	3.353	2.445	.372	6.170	
DERIVED BY FORMULA	3.402	2.468	.403	6.273	
UNDERLYING PRES. RATE	3.772	2.750	.418	6.940	
PROPOSED	3.402	2.468	.403	6.273	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				6.78	MINIMUM PREMIUM
MAN. RATES	7.91	6.78	7.39	+ 6.78	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	596									
2001	620									
2002		5,735	1.809							
2003	523	246	.047							
2004	284	78,258	27.555					1		1
TOTAL	2,340	84,239	3.600					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											5,735
2003											246
2004				59,400					18,500		358
TOTAL				59,400					18,500		6,339

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											6,005
2003											259
2004	20	9,160	107,793	32,785	5,573	25	3,365	28,600	10,264	2,211	373
TOTAL	20	9,160	107,793	32,785	5,573	25	3,365	28,600	10,264	2,211	6,637

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	148,963	50,833	6,637	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	923	-1,515	36	
TOTAL LOSSES	149,886	49,318	6,673	
EXPECTED LOSSES	23,166	39,336	3,651	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.405	2.108	.285	8.798
INDICATED (POST-TEST)	5.367	1.767	.239	7.373
PRES. ON RATE LEVEL	.880	1.494	.139	2.513
DERIVED BY FORMULA	.880	1.497	.141	2.518
UNDERLYING PRES. RATE	.990	1.681	.156	2.827
PROPOSED	.880	1.497	.141	2.518

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.721
IND. RATES				2.72	MINIMUM PREMIUM	
MAN. RATES	2.90	2.67	3.01	+ 2.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	36,292	592,092	1.631			1	3	30	34
2001	24,188	603,864	2.496			1	4	24	29
2002	30,825	880,320	2.855			1	4	23	28
2003	38,702	928,325	2.398				12	30	42
2004	53,667	1,436,463	2.676				8	51	59
TOTAL	183,674	4,441,064	2.418			3	31	158	192
O.D.		2,926	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			123,396	90,925	147,348			95,729	24,943	64,536	45,215
2001			142,387	184,164	80,145			26,964	43,897	64,621	61,686
2002			152,381	236,781	175,843			25,077	86,023	123,941	80,274
2003				396,406	100,895				207,074	146,822	77,128
2004				296,415	362,965				115,311	383,462	278,310
TOTAL			418,164	1,204,691	867,196			147,770	477,248	783,382	542,613
O.D.											2,926

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			151,530	102,018	147,642			233,387	34,995	91,643	47,837
2001	36	8,632	211,276	178,472	80,067	13	2,318	81,218	56,421	88,618	66,744
2002	65	21,936	343,819	208,433	178,097	66	8,606	140,459	100,368	156,256	84,047
2003	84	35,008	473,664	273,661	110,024	110	23,949	299,232	172,238	173,547	81,293
2004	404	86,948	1,023,277	242,355	313,951	379	55,598	469,656	120,422	347,569	289,999
TOTAL	589	152,524	2,203,566	1,004,939	829,781	568	90,471	1,223,952	484,444	857,633	569,920
O.D.											3,051

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,671,670	3,176,797	572,971			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	148,144	-104,433	5,560			
TOTAL LOSSES	3,819,814	3,072,364	578,531			
EXPECTED LOSSES	3,412,663	4,230,013	413,267			
CREDIBILITY	.08	.21	.32			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.080	1.673	.315	4.068		
INDICATED (POST-TEST)	1.743	1.402	.264	3.409		
PRES. ON RATE LEVEL	1.652	2.047	.200	3.899		
DERIVED BY FORMULA	1.659	1.912	.220	3.791		
UNDERLYING PRES. RATE	1.858	2.303	.225	4.386		
PROPOSED	1.659	1.912	.220	3.791		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.098
IND. RATES				4.10	MINIMUM PREMIUM	
MAN. RATES	4.60	4.32	4.67	+ 4.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	190,388	8,768,836	4.605			21	10	175	206	
2001	204,556	7,311,439	3.574	1		16	11	150	178	
2002	212,511	6,264,051	2.947			15	18	140	173	
2003	226,007	7,591,351	3.358	1		19	16	153	189	
2004	237,194	5,106,937	2.153			4	14	184	202	
TOTAL	1,070,656	35,042,614	3.273	2		75	69	802	948	
O.D.		12,883	.001					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			3,041,244	405,689	1,491,415			1,821,913	293,777	1,307,549	407,249
2001	245,503		2,441,093	466,841	1,077,264	16,710		1,368,361	120,735	1,092,581	482,351
2002			1,896,049	806,889	1,170,568			743,326	241,540	889,983	515,696
2003	4,000		2,393,003	787,192	1,273,841	2,500		1,087,720	407,930	1,049,815	585,350
2004			536,302	586,959	1,407,826			130,895	278,965	1,679,629	486,361
TOTAL	249,503		10,307,691	3,053,570	6,420,914	19,210		5,152,215	1,342,947	6,019,557	2,477,007
O.D.					236					5,025	7,622

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			3,582,402	455,185	1,494,397			3,836,997	412,170	1,856,722	430,869
2001	322,815	112,108	2,859,844	479,757	1,055,893	43,366	92,666	2,962,787	197,661	1,491,645	521,904
2002	604	182,911	2,970,887	759,437	1,173,938	1,191	137,306	2,101,075	339,638	1,117,539	539,934
2003	5,778	352,122	4,506,256	734,218	1,208,961	5,063	349,621	3,361,536	495,053	1,201,939	616,959
2004	1,504	311,814	3,545,610	660,104	1,185,542	1,688	240,868	1,959,417	415,987	1,503,603	506,788
TOTAL	330,701	958,955	17,464,999	3,088,701	6,118,731	51,308	820,461	14,221,812	1,860,509	7,171,448	2,616,454
O.D.			23	4	228		7	368	103	6,806	8,043

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	33,848,634	18,246,530	2,624,497		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	1,269,052	-532,252	29,419		
TOTAL LOSSES	35,117,686	17,714,278	2,653,916		
EXPECTED LOSSES	30,556,523	18,982,731	2,441,096		
CREDIBILITY	.26	.67	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	3.280	1.655	.248	5.183	
INDICATED (POST-TEST)	2.749	1.387	.208	4.344	
PRES. ON RATE LEVEL	2.537	1.576	.203	4.316	
DERIVED BY FORMULA	2.592	1.449	.208	4.249	
UNDERLYING PRES. RATE	2.854	1.773	.228	4.855	
PROPOSED	2.633	1.472	.211	4.316	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				4.67	MINIMUM PREMIUM
MAN. RATES	5.63	5.08	5.17	+ 4.67	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,853	3,090	.166							
2001	2,093	837	.039							
2002	1,590	867	.054							
2003	2,295	219,224	9.552				2	5	7	
2004	2,889	111,445	3.857				3	1	4	
TOTAL	10,720	335,463	3.129				5	6	11	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											3,090
2001											837
2002											867
2003				77,718	21,289				60,203	49,287	10,727
2004				70,937	302				34,201	2,239	3,766
TOTAL				148,655	21,591				94,404	51,526	19,287

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											3,269
2001											906
2002											908
2003	18	6,939	93,835	53,801	22,887	33	7,178	90,136	50,668	57,568	11,306
2004	23	10,969	129,132	39,220	6,889	45	6,432	54,574	19,300	6,033	3,924
TOTAL	41	17,908	222,967	93,021	29,776	78	13,610	144,710	69,968	63,601	20,313

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	399,314	256,366	20,313	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	9,507	-4,676	304	
TOTAL LOSSES	408,821	251,690	20,617	
EXPECTED LOSSES	214,400	192,103	23,370	
CREDIBILITY	.01	.03	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.814	2.348	.192	6.354
INDICATED (POST-TEST)	3.196	1.968	.161	5.325
PRES. ON RATE LEVEL	1.778	1.593	.194	3.565
DERIVED BY FORMULA	1.792	1.604	.192	3.588
UNDERLYING PRES. RATE	2.000	1.792	.218	4.010
PROPOSED	1.792	1.604	.192	3.588

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.878
IND. RATES				3.88	MINIMUM PREMIUM	
MAN. RATES	4.49	4.05	4.27	+ 3.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	13,046	959,993	7.358			2	6	22	30
2001	14,158	532,456	3.760				3	21	24
2002	12,868	1,651,630	12.835		1	1	3	26	31
2003	14,492	1,008,811	6.961				8	26	34
2004	15,277	361,335	2.365				3	18	21
TOTAL	69,841	4,514,225	6.464		1	3	23	113	140

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			208,894	162,851	127,699			186,806	58,725	169,291	45,727
2001				116,027	213,763				40,254	114,430	47,982
2002		318,987	92,506	113,121	64,243		750,000	9,277	82,937	174,495	46,064
2003				400,543	156,298				291,529	124,848	35,593
2004				71,020	82,560				36,490	133,811	37,454
TOTAL		318,987	301,400	863,562	644,563		750,000	196,083	509,935	716,875	212,820

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			256,522	182,718	127,954			455,433	82,391	240,391	48,379
2001		2,252	41,704	114,565	207,653		280	18,804	52,342	155,780	51,917
2002	111	128,146	199,709	99,665	66,456	6,766	553,167	147,154	102,648	218,767	48,229
2003	93	38,156	513,378	281,815	158,505	146	30,982	382,562	235,152	156,145	37,515
2004	90	20,327	239,279	57,106	71,745	136	18,721	158,061	39,945	120,839	39,027
TOTAL	294	188,881	1,250,592	735,869	632,313	7,048	603,150	1,162,014	512,478	891,922	225,067

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,211,979	2,772,582	225,067	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	102,700	-76,106	2,758	
TOTAL LOSSES	3,314,679	2,696,476	227,825	
EXPECTED LOSSES	2,453,515	2,647,673	231,174	
CREDIBILITY	.04	.11	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.746	3.861	.326	8.933
INDICATED (POST-TEST)	3.977	3.236	.273	7.486
PRES. ON RATE LEVEL	3.123	3.370	.295	6.788
DERIVED BY FORMULA	3.157	3.355	.291	6.803
UNDERLYING PRES. RATE	3.513	3.791	.331	7.635
PROPOSED	3.157	3.355	.291	6.803

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	7.354
IND. RATES				7.35	MINIMUM PREMIUM	
MAN. RATES	7.96	7.72	8.13	+ 7.35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	9,393	89,446	.952				1	2	3
2001	9,784	183,983	1.880				1	6	7
2002	12,647	672,220	5.315			1	4	7	12
2003	9,213	19,620	.212					1	1
2004	15,926	596,771	3.747	1		1		11	13
TOTAL	56,963	1,562,040	2.742	1		2		27	36
O.D.		6,394	.011						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				73,917	1,371				11,065	739	2,354
2001				30,339	66,521				17,822	49,956	19,345
2002			145,574	177,696	60,660			29,334	183,495	41,453	34,008
2003					2,665					4,612	12,343
2004	247,723		94,523		114,760	2,940		50,515		51,295	35,015
TOTAL	247,723		240,097	281,952	245,977	2,940		79,849	212,382	148,055	103,065
O.D.											6,394

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				82,935	1,373				15,524	1,050	2,491
2001		646	11,896	30,132	64,556		118	8,267	23,161	68,013	20,931
2002	53	17,288	276,843	153,685	65,427	98	11,594	190,742	202,006	59,465	35,606
2003		139	1,707	259	2,319		150	2,180	412	4,968	13,010
2004	259,513	23,870	258,845	30,306	94,113	4,410	19,437	136,204	12,947	47,832	36,486
TOTAL	259,566	41,943	549,291	297,317	227,788	4,508	31,299	337,393	254,050	181,328	108,524
O.D.											6,695

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,224,000	960,483	115,219	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	28,861	-18,018	1,228	
TOTAL LOSSES	1,252,861	942,465	116,447	
EXPECTED LOSSES	670,455	733,114	93,989	
CREDIBILITY	.04	.09	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.199	1.655	.204	4.058
INDICATED (POST-TEST)	1.843	1.387	.171	3.401
PRES. ON RATE LEVEL	1.046	1.144	.147	2.337
DERIVED BY FORMULA	1.078	1.166	.151	2.395
UNDERLYING PRES. RATE	1.177	1.287	.165	2.629
PROPOSED	1.078	1.166	.151	2.395

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	TOTAL
IND. RATES				2.59	MINIMUM PREMIUM	
MAN. RATES	2.68	2.50	2.80	+ 2.59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	67,349	455,049	.675				3	12	15
2001	81,636	314,567	.385				2	13	15
2002	90,749	415,373	.457				1	18	19
2003	106,125	577,435	.544				2	17	19
2004	119,336	648,177	.543			1	2	14	17
TOTAL	465,195	2,410,601	.518			1	10	74	85
O.D.		1,526							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				132,979	88,264				48,840	130,884	54,082
2001				79,921	31,432				23,515	126,477	53,222
2002				62,648	86,392				35,790	97,974	132,569
2003				79,335	184,099				30,969	219,664	63,368
2004			124,228	14,298	163,754			73,703	29,248	167,535	75,411
TOTAL			124,228	369,181	553,941			73,703	168,362	742,534	378,652
O.D.											1,526

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				149,203	88,440				68,522	185,856	57,219
2001		925	17,903	76,981	31,221		214	15,355	31,804	171,761	57,586
2002	5	3,719	53,041	56,294	84,992	9	2,550	44,807	43,565	121,686	138,800
2003	36	15,421	199,628	70,741	164,701	47	10,154	138,317	43,441	238,961	66,790
2004	170	35,035	383,415	50,529	135,219	298	42,039	314,372	48,757	153,966	78,578
TOTAL	211	55,100	653,987	403,748	504,573	354	54,957	512,851	236,089	872,230	398,973
O.D.											1,598

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,277,460	2,016,640	400,571	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	91,575	-37,870	4,563	
TOTAL LOSSES	1,369,035	1,978,770	405,134	
EXPECTED LOSSES	2,139,897	1,614,227	353,547	
CREDIBILITY	.15	.38	.59	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.294	.425	.087	.806
INDICATED (POST-TEST)	.246	.356	.073	.675
PRES. ON RATE LEVEL	.409	.308	.068	.785
DERIVED BY FORMULA	.385	.326	.071	.782
UNDERLYING PRES. RATE	.460	.347	.076	.883
PROPOSED	.385	.326	.071	.782

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	TOTAL
IND. RATES				.85	MINIMUM PREMIUM	
MAN. RATES	1.04	.95	.94	+ .85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	69,435	1,176,961	1.695			2		42	44
2001	70,202	1,396,918	1.989			3	3	42	48
2002	71,436	1,707,770	2.390	1		5	2	34	42
2003	77,215	1,601,055	2.073			2	8	41	51
2004	81,073	1,916,463	2.363			3	5	46	54
TOTAL	369,361	7,799,167	2.112	1		15	18	205	239
O.D.		173,372	.046			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			450,213		221,104			140,211		243,871	121,562
2001			456,228	90,913	219,151			171,224	21,165	281,538	156,699
2002	9,360		743,619	13,779	172,406	4,000		256,745	10,023	330,460	167,378
2003			328,698	347,830	265,167			12,021	223,973	248,468	174,898
2004			471,430	63,261	299,512			101,803	284,572	505,164	190,721
TOTAL	9,360		2,450,188	515,783	1,177,340	4,000		682,004	539,733	1,609,501	811,258
O.D.			146,222					27,150			

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			552,862		221,544			341,835		346,297	128,613
2001	118	22,733	579,969	93,717	214,755	88	13,579	439,753	35,735	383,090	169,548
2002	12,384	56,279	942,997	31,834	175,593	11,934	45,177	686,238	38,996	411,071	175,245
2003	181	71,059	924,423	269,186	258,024	148	31,931	392,826	195,275	284,783	184,342
2004	374	97,734	1,040,879	126,847	260,193	901	127,212	1,019,674	243,102	480,125	198,731
TOTAL	13,057	247,805	4,041,130	521,584	1,130,109	13,071	217,899	2,880,326	513,108	1,905,366	856,479
O.D.	39	10,326	175,264	2,448	1,823	39	4,281	63,744	1,256	576	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,666,981	4,076,270	856,479			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	283,303	-131,418	10,175			
TOTAL LOSSES	7,950,284	3,944,852	866,654			
EXPECTED LOSSES	6,833,180	4,561,609	849,532			
CREDIBILITY	.13	.33	.51			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.152	1.068	.235	3.455		
INDICATED (POST-TEST)	1.803	.895	.197	2.895		
PRES. ON RATE LEVEL	1.645	1.098	.204	2.947		
DERIVED BY FORMULA	1.666	1.031	.200	2.897		
UNDERLYING PRES. RATE	1.850	1.235	.230	3.315		
PROPOSED	1.666	1.031	.200	2.897		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.131
IND. RATES				3.13	MINIMUM PREMIUM	
MAN. RATES	3.95	3.62	3.53	+ 3.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES								
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL			
2000	71,054	1,108,779	1.560									
2001	67,176	1,398,676	2.082									
2002	69,325	2,737,680	3.949	1								
2003	68,219	1,272,593	1.865									
2004	71,781	860,126	1.198									
TOTAL	347,555	7,377,854	2.123	1		12	14	166				193

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			369,855	70,445	184,296			173,926	16,566	179,192	114,499
2001			146,034	162,854	271,922			47,034	490,280	175,151	105,401
2002	1,000		897,381	5,326	191,892			1,283,783	12,286	235,092	110,920
2003			378,978	187,923	182,436			82,205	88,423	217,843	134,785
2004				108,405	255,133				30,121	319,438	147,029
TOTAL	1,000		1,792,248	534,953	1,085,679			1,586,948	637,676	1,126,716	612,634

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			454,181	79,040	184,661			424,032	23,242	254,454	121,140
2001	38	9,592	228,890	157,974	264,977	23	5,713	248,155	589,723	247,110	114,044
2002	1,483	50,391	842,812	24,252	193,047	641	72,480	1,090,132	45,124	298,087	116,133
2003	152	59,568	766,992	156,503	178,215	181	36,351	383,942	94,084	244,355	142,063
2004	249	45,700	537,891	115,205	211,308	239	34,333	289,273	63,734	281,651	153,204
TOTAL	1,922	165,251	2,830,766	532,974	1,032,208	1,084	148,877	2,435,534	815,907	1,325,657	646,584

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,583,434	3,706,746	646,584			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	193,301	-110,982	7,965			
TOTAL LOSSES	5,776,735	3,595,764	654,549			
EXPECTED LOSSES	4,733,699	3,590,243	684,683			
CREDIBILITY	.12	.32	.49			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.662	1.035	.188	2.885		
INDICATED (POST-TEST)	1.393	.867	.158	2.418		
PRES. ON RATE LEVEL	1.211	.918	.175	2.304		
DERIVED BY FORMULA	1.233	.902	.167	2.302		
UNDERLYING PRES. RATE	1.362	1.033	.197	2.592		
PROPOSED	1.234	.903	.167	2.304		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.490
IND. RATES				2.49	MINIMUM PREMIUM	
MAN. RATES	2.76	2.64	2.76	+ 2.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	66,350	200,340	.301				1	8	9
2001	74,024	487,250	.658			2		11	13
2002	73,955	608,088	.822				7	10	17
2003	92,718	397,017	.428			1	1	10	12
2004	110,706	389,338	.351			1	1	10	12
TOTAL	417,753	2,082,033	.498			4	10	49	63
O.D.		2,520							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				50,887	23,119				46,257	35,292	44,785
2001			270,335		48,774			58,724		65,276	44,141
2002				243,329	69,179				74,502	136,901	84,177
2003			175,000	12,930	42,213			22,000	7,423	82,452	54,999
2004			152,443	17,836	42,156			18,148	16,956	64,446	77,353
TOTAL			597,778	324,982	225,441			98,872	145,138	384,367	305,455
O.D.											2,520

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				57,095	23,165				64,899	50,114	47,383
2001	70	12,518	325,991	2,636	48,376	31	4,594	146,654	2,600	88,876	47,761
2002	18	9,328	136,540	206,477	73,745	30	4,422	77,576	87,371	171,112	88,133
2003	51	19,797	251,077	19,026	41,571	45	9,039	96,151	14,848	90,208	57,969
2004	75	24,994	258,683	27,702	40,766	107	14,227	110,092	20,826	59,269	80,602
TOTAL	214	66,637	972,291	312,936	227,623	213	32,282	430,473	190,544	459,579	321,848
O.D.											2,712

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,502,110	1,190,682	324,560			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	84,272	-26,746	4,506			
TOTAL LOSSES	1,586,382	1,163,936	329,066			
EXPECTED LOSSES	1,942,553	1,123,756	346,736			
CREDIBILITY	.14	.36	.55			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.380	.279	.079	.738		
INDICATED (POST-TEST)	.318	.234	.066	.618		
PRES. ON RATE LEVEL	.413	.239	.074	.726		
DERIVED BY FORMULA	.400	.237	.070	.707		
UNDERLYING PRES. RATE	.465	.269	.083	.817		
PROPOSED	.400	.237	.070	.707		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	.764
IND. RATES				.76	MINIMUM PREMIUM	
MAN. RATES	.98	.87	.87	+ .76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	692,928	1,107,899	.159			1	4	61	66	
2001	551,673	1,210,696	.219			1	7	48	56	
2002	452,332	1,622,234	.358			1	10	60	71	
2003	668,869	3,831,416	.572			2	28	119	149	
2004	778,771	1,542,487	.198				10	64	74	
TOTAL	3,144,573	9,314,732	.296			5	59	352	416	
O.D.		8,646						2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			166,507	173,223	267,128			107,402	33,612	219,214	140,813
2001			116,666	155,914	359,486			20,000	93,898	248,821	215,911
2002			130,785	323,134	379,173			138,967	100,039	274,513	275,623
2003			193,074	1,192,842	565,304			219,573	605,626	625,482	429,515
2004				268,341	430,725				129,302	442,212	271,907
TOTAL			607,032	2,113,454	2,001,816			485,942	962,477	1,810,242	1,333,769
O.D.					971					6,029	1,646

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			204,471	194,356	267,659			261,846	47,157	311,283	148,980
2001	30	8,708	201,507	155,938	349,341	10	2,169	90,830	122,161	339,027	233,616
2002	68	27,169	413,016	289,515	376,068	235	29,011	451,644	128,213	343,890	288,577
2003	334	137,157	1,825,213	855,954	563,425	638	132,592	1,456,109	539,007	727,053	452,709
2004	446	90,299	1,062,937	241,586	364,730	439	63,490	535,911	136,829	400,364	283,327
TOTAL	878	263,333	3,707,144	1,737,349	1,921,223	1,322	227,262	2,796,340	973,367	2,121,617	1,407,209
O.D.	1	106	1,300	212	765	3	540	4,579	888	5,246	1,734

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,002,808	6,760,667	1,408,943			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	275,131	-153,479	15,276			
TOTAL LOSSES	7,277,939	6,607,188	1,424,219			
EXPECTED LOSSES	6,414,929	5,345,774	1,226,383			
CREDIBILITY	.54	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.231	.210	.045	.486		
INDICATED (POST-TEST)	.194	.176	.038	.408		
PRES. ON RATE LEVEL	.181	.151	.035	.367		
DERIVED BY FORMULA	.188	.176	.038	.402		
UNDERLYING PRES. RATE	.204	.170	.039	.413		
PROPOSED	.188	.176	.038	.402		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	.434
IND. RATES				.43	MINIMUM PREMIUM	
MAN. RATES	.37	.35	.44	+ .43	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	53,726	268,695	.500			1	1		4	6
2001	61,311	521,854	.851				2		7	11
2002	64,772	404,563	.624	1					6	9
2003	80,751	304,701	.377						13	14
2004	81,785	161,379	.197						7	8
TOTAL	342,345	1,661,192	.485	1	2	1	7	37	48	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			115,515	30,242	10,862			42,893	6,038	47,737	15,408
2001		136,913	55,538	97,985			158,250	21,319	30,923		20,926
2002	141,550		108,976	24,980		3,600		103,475	8,737		13,245
2003			553	155,406				27,715	81,732		39,295
2004			24,792	24,424				12,068	44,631		55,464
TOTAL	141,550	136,913	115,515	220,101	313,657	3,600	158,250	42,893	170,615	213,760	144,338

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			141,852	33,932	10,884			104,573	8,471	67,786	16,302
2001	177	275,462	35,926	55,591	95,419	5,680	470,288	22,326	30,409	43,258	22,642
2002	184,136	4,064	59,578	92,199	27,248	10,413	3,737	65,298	112,426	15,231	13,868
2003	17	8,001	99,963	15,517	135,306	24	5,260	69,428	28,605	90,109	41,417
2004	28	6,600	77,660	18,981	21,580	42	6,229	52,571	13,263	40,299	57,793
TOTAL	184,358	294,127	414,979	216,220	290,437	16,159	485,514	314,196	193,174	256,683	152,022

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,709,333	956,514	152,022			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	41,193	-24,377	1,804			
TOTAL LOSSES	1,750,526	932,137	153,826			
EXPECTED LOSSES	975,682	968,837	143,785			
CREDIBILITY	.12	.31	.48			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.511	.272	.045	.828		
INDICATED (POST-TEST)	.428	.228	.038	.694		
PRES. ON RATE LEVEL	.253	.252	.037	.542		
DERIVED BY FORMULA	.274	.245	.037	.556		
UNDERLYING PRES. RATE	.285	.283	.042	.610		
PROPOSED	.274	.245	.037	.556		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	.601
IND. RATES				.60	MINIMUM PREMIUM	
MAN. RATES	.51	.55	.65	+ .60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	436,564	2,535,516	.580			1	16	125	142
2001	504,251	2,708,014	.537			2	11	129	142
2002	518,917	4,594,243	.885			6	22	144	172
2003	540,847	3,358,781	.621			2	14	134	150
2004	573,167	3,035,842	.529				20	141	161
TOTAL	2,573,746	16,232,396	.631			11	83	673	767
O.D.		4,111						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			86,198	531,195	462,242			504	295,687	743,225	416,465
2001			474,246	340,151	478,641			175,047	178,139	655,211	406,579
2002			820,930	981,092	595,364			234,303	575,724	820,141	566,689
2003			197,265	509,148	620,131			66,614	411,104	961,654	592,865
2004				515,065	684,857				303,208	945,000	587,712
TOTAL			1,578,639	2,876,651	2,841,235			476,468	1,763,862	4,125,231	2,570,310
O.D.					1,994					360	1,757

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			105,851	596,000	463,164			1,229	414,849	1,055,384	440,620
2001	123	27,288	672,319	336,586	468,112	91	14,883	516,969	238,450	892,343	439,918
2002	311	101,701	1,617,017	860,711	612,096	539	67,915	1,093,911	674,334	1,035,693	593,323
2003	203	88,906	1,159,690	406,407	572,942	399	86,755	1,059,322	407,248	1,069,084	624,880
2004	734	157,186	1,850,487	432,888	588,227	990	140,488	1,186,780	307,299	858,768	612,396
TOTAL	1,371	375,081	5,405,364	2,632,592	2,704,541	2,019	310,041	3,858,211	2,042,180	4,911,272	2,711,137
O.D.					1,998					511	1,893

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,952,087	12,293,094	2,713,030			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	419,359	-304,873	30,478			
TOTAL LOSSES	10,371,446	11,988,221	2,743,508			
EXPECTED LOSSES	10,063,346	11,092,846	2,522,272			
CREDIBILITY	.47	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.403	.466	.107	.976		
INDICATED (POST-TEST)	.338	.391	.090	.819		
PRES. ON RATE LEVEL	.348	.383	.087	.818		
DERIVED BY FORMULA	.343	.391	.090	.824		
UNDERLYING PRES. RATE	.391	.431	.098	.920		
PROPOSED	.341	.389	.089	.819		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	.885
IND. RATES				.89	MINIMUM PREMIUM	
MAN. RATES	1.14	.98	.98	+ .89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	37,303	73,668	.197						5	5
2001	42,833	802,069	1.872			2			8	10
2002	46,373	315,668	.680					1	7	8
2003	48,560	125,709	.258					1	14	15
2004	50,041	134,729	.269						9	9
TOTAL	225,110	1,451,843	.645			2		2	43	47

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					8,848					17,934	46,886
2001			551,311		37,874			120,773		45,838	46,273
2002				65,850	55,080				52,969	101,342	40,427
2003				372	19,955				5,116	35,404	64,862
2004					25,618					36,431	72,680
TOTAL			551,311	66,222	147,375			120,773	58,085	236,949	271,128

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					8,865					25,466	49,605
2001	143	25,207	659,060	4,354	39,192	62	9,365	295,111	3,528	63,056	50,067
2002	7	3,220	46,431	57,540	54,953	24	3,181	56,095	62,320	126,570	42,327
2003		1,044	13,144	2,191	17,390	2	1,630	22,418	7,097	38,526	68,365
2004	21	2,908	34,259	5,556	20,192	26	3,289	27,675	5,362	31,712	75,733
TOTAL	171	32,379	752,894	69,641	140,592	114	17,465	401,299	78,307	285,330	286,097

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,204,322	573,870	286,097			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	47,534	-18,858	3,083			
TOTAL LOSSES	1,251,856	555,012	289,180			
EXPECTED LOSSES	1,145,810	693,339	254,373			
CREDIBILITY	.09	.24	.36			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.556	.247	.128	.931		
INDICATED (POST-TEST)	.466	.207	.107	.780		
PRES. ON RATE LEVEL	.453	.274	.100	.827		
DERIVED BY FORMULA	.454	.258	.103	.815		
UNDERLYING PRES. RATE	.509	.308	.113	.930		
PROPOSED	.454	.258	.103	.815		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	.881
IND. RATES				.88	MINIMUM PREMIUM	
MAN. RATES	1.06	1.00	.99	+ .88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	326,487	1,891,459	.579			5	22	26	53	
2001	346,550	1,286,866	.371			1	33	28	62	
2002	347,082	1,557,928	.448			2	31	17	50	
2003	365,362	2,053,993	.562			2	32	17	51	
2004	376,079	2,061,955	.548				42	22	64	
TOTAL	1,761,560	8,852,201	.503			10	160	110	280	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			575,808	266,228	75,924			143,422	354,509	161,334	314,234
2001			152,000	314,167	27,854			25,101	308,596	53,938	405,210
2002			220,323	287,964	34,042			107,475	445,744	65,373	397,007
2003			374,625	545,355	16,538			66,353	656,557	22,424	372,141
2004				562,286	35,530				947,151	91,821	425,167
TOTAL			1,322,756	1,976,000	189,888			342,351	2,712,557	394,890	1,913,759

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			707,092	298,708	76,079			349,664	497,377	229,092	332,460
2001	39	10,016	242,168	302,029	31,047	13	3,234	144,300	384,895	79,491	438,437
2002	76	25,657	413,196	245,862	43,989	271	33,422	540,105	490,653	101,918	415,666
2003	204	77,556	1,024,563	378,078	53,729	383	78,209	886,671	511,816	75,397	392,237
2004	215	90,711	1,067,896	318,050	80,728	1,267	180,549	1,533,872	538,941	193,058	443,024
TOTAL	534	203,940	3,454,915	1,542,727	285,572	1,934	295,414	3,454,612	2,423,682	678,956	2,021,824

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,411,349	4,930,937	2,021,824	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	262,783	-118,281	23,383	
TOTAL LOSSES	7,674,132	4,812,656	2,045,207	
EXPECTED LOSSES	6,359,232	4,069,203	1,972,946	
CREDIBILITY	.37	.93	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.436	.273	.116	.825
INDICATED (POST-TEST)	.365	.229	.097	.691
PRES. ON RATE LEVEL	.321	.205	.100	.626
DERIVED BY FORMULA	.337	.227	.097	.661
UNDERLYING PRES. RATE	.361	.231	.112	.704
PROPOSED	.337	.227	.097	.661

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				.71	MINIMUM PREMIUM
MAN. RATES	.74	.73	.75	+ .71	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	105,874	1,463,672	1.382			5	1	25	31
2001	108,112	836,199	.773			3	1	21	25
2002	95,297	1,010,449	1.060			2	1	27	30
2003	95,265	415,022	.435				2	14	16
2004	102,279	371,804	.363				1	19	20
TOTAL	506,827	4,097,146	.808			10	6	106	122

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			737,713	57,700	79,370			238,747	3,386	159,960	186,796
2001			337,058	23,167	71,270			57,848	14,652	166,098	166,106
2002			206,429	55,029	213,417			140,000	5,903	246,264	143,407
2003			42,875	69,462	69,462				38,528	116,793	147,364
2004			14,314	68,986	68,986				30,093	140,694	117,717
TOTAL			1,281,200	193,085	502,505			436,595	92,562	829,809	761,390

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			905,911	64,739	79,528			582,064	4,751	227,142	197,630
2001	88	15,889	411,768	25,624	70,671	29	4,701	155,716	22,851	225,707	179,727
2002	66	20,502	329,893	59,183	209,585	214	25,510	389,920	24,989	305,173	150,147
2003	13	6,786	88,679	35,304	62,861	31	7,423	98,031	40,047	128,695	155,322
2004	59	10,040	118,230	22,867	55,734	129	18,183	153,431	37,405	126,059	122,661
TOTAL	226	53,217	1,854,481	207,717	478,379	403	55,817	1,379,162	130,043	1,012,776	805,487

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,343,306	1,828,915	805,487	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	132,735	-82,349	9,582	
TOTAL LOSSES	3,476,041	1,746,566	815,069	
EXPECTED LOSSES	3,218,352	2,610,160	836,264	
CREDIBILITY	.16	.41	.62	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.686	.345	.161	1.192
INDICATED (POST-TEST)	.575	.289	.135	.999
PRES. ON RATE LEVEL	.564	.458	.147	1.169
DERIVED BY FORMULA	.566	.389	.140	1.095
UNDERLYING PRES. RATE	.635	.515	.165	1.315
PROPOSED	.566	.389	.140	1.095

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.183
IND. RATES				1.18	MINIMUM PREMIUM	
MAN. RATES	1.43	1.35	1.40	+ 1.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	11,793	128,164	1.086						3	3
2001	14,075	71,564	.508						2	2
2002	21,356	41,600	.194						4	4
2003	26,237	214,791	.818					2	1	3
2004	36,901	175,123	.474					1	5	6
TOTAL	110,362	631,242	.572					3	15	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					5,922					121,590	652
2001					3,327					54,927	13,310
2002					7,982					27,620	5,998
2003				99,366	5,000				105,000	2,500	2,925
2004				33,333	59,555				19,392	55,250	7,593
TOTAL				132,699	81,786				124,392	261,887	30,478

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					5,933					172,658	690
2001		18	312	55	3,212		57	4,032	1,129	74,385	14,401
2002		150	2,084	362	7,682		368	6,459	1,359	33,865	6,280
2003	19	7,738	105,757	66,617	9,918	48	9,759	117,700	80,900	10,492	3,083
2004	62	11,909	140,130	31,322	50,075	57	8,522	71,953	18,891	50,412	7,912
TOTAL	81	19,815	248,283	98,356	76,820	105	18,706	200,144	102,279	341,812	32,366

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	487,134	619,267	32,366	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	16,297	-6,106	662	
TOTAL LOSSES	503,431	613,161	33,028	
EXPECTED LOSSES	361,987	380,749	45,248	
CREDIBILITY	.06	.15	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.456	.556	.030	1.042
INDICATED (POST-TEST)	.382	.466	.025	.873
PRES. ON RATE LEVEL	.292	.307	.036	.635
DERIVED BY FORMULA	.297	.331	.033	.661
UNDERLYING PRES. RATE	.328	.345	.041	.714
PROPOSED	.297	.331	.033	.661

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				.71	MINIMUM PREMIUM
MAN. RATES	.77	.68	.76	+ .71	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	117,974	1,966,484	1.666			4	6	52	62	
2001	123,056	2,605,372	2.117			3	3	74	80	
2002	128,461	2,309,532	1.797	1		2	14	71	88	
2003	133,928	1,524,269	1.138			2	8	59	69	
2004	134,447	1,505,355	1.119		1	1	9	54	65	
TOTAL	637,866	9,911,012	1.554	1	1	12	40	310	364	
O.D.		1,026								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			541,294	123,948	412,277			214,619	62,287	425,673	186,386
2001			738,342	119,976	356,391			710,587	72,536	413,879	193,661
2002	194,468		310,184	533,711	362,162	2,636		75,420	256,154	403,229	171,568
2003			217,074	336,975	185,508			154,196	161,282	269,787	199,447
2004		1,188	124,374	230,464	361,323		13,501	58,700	196,946	363,444	155,415
TOTAL	194,468	1,188	1,931,268	1,345,074	1,677,661	2,636	13,501	1,213,522	749,205	1,876,012	906,477
O.D.											1,026

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			664,710	139,069	413,104			523,241	87,389	604,457	197,196
2001	102	21,002	526,093	123,386	347,292	129	20,025	654,230	103,948	563,993	209,541
2002	253,097	46,403	726,160	467,686	368,128	7,799	26,200	428,001	300,578	507,188	179,632
2003	138	55,507	727,847	250,166	185,440	309	63,194	649,417	160,511	308,415	210,217
2004	409	92,449	1,040,406	212,738	311,243	902	122,630	696,755	169,344	343,688	161,942
TOTAL	253,746	215,361	3,685,216	1,193,045	1,625,207	9,139	232,049	2,951,644	821,770	2,327,741	958,528
O.D.											1,099

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,347,155	5,967,763	959,627	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	362,536	-179,922	11,157	
TOTAL LOSSES	7,709,691	5,787,841	970,784	
EXPECTED LOSSES	8,828,065	6,161,785	944,042	
CREDIBILITY	.19	.47	.73	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.209	.907	.152	2.268
INDICATED (POST-TEST)	1.013	.760	.127	1.900
PRES. ON RATE LEVEL	1.230	.859	.132	2.221
DERIVED BY FORMULA	1.189	.812	.128	2.129
UNDERLYING PRES. RATE	1.384	.966	.148	2.498
PROPOSED	1.189	.812	.128	2.129

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.301
IND. RATES				2.30	MINIMUM PREMIUM	
MAN. RATES	2.85	2.69	2.66	+ 2.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	784,286	10,950,048	1.396	2		14	46	461	523	
2001	951,444	10,357,381	1.088	1	1	9	41	506	558	
2002	880,776	13,580,821	1.541	1	1	14	56	476	548	
2003	912,622	11,681,160	1.279	2		11	49	396	458	
2004	953,505	8,579,745	.899	1		1	37	456	495	
TOTAL	4,482,633	55,149,155	1.230	7	2	49	229	2295	2582	
O.D.		231,791	.005					13	13	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	503,000		2,234,500	984,848	1,779,365	6,770		1,041,734	924,281	1,747,942	1,727,608
2001	3,000	210,889	1,325,934	1,005,055	2,227,958		50,000	704,716	649,184	2,430,467	1,750,178
2002	62,332	359,296	1,622,520	2,056,751	1,785,104	110,790	800,141	646,126	1,753,664	2,624,917	1,759,180
2003	23,683		1,592,265	1,732,145	1,566,413			555,553	1,723,073	2,745,215	1,742,813
2004	3,000		183,210	868,933	2,017,647			40,000	880,102	3,044,580	1,542,273
TOTAL	595,015	570,185	6,958,429	6,647,732	9,376,487	117,560	850,141	2,988,129	5,930,304	12,593,121	8,522,052
O.D.					74,735					90,922	66,134

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	655,409		2,684,490	1,105,001	1,782,912	17,541		2,390,921	1,296,767	2,482,076	1,827,809
2001	4,556	504,328	1,998,175	1,008,865	2,168,723	2,161	207,956	2,053,079	872,299	3,310,635	1,893,693
2002	81,779	331,181	3,428,660	1,827,911	1,798,859	327,372	706,592	3,234,634	2,060,744	3,309,651	1,841,861
2003	29,655	362,037	4,705,001	1,362,523	1,495,061	1,841	386,891	4,378,907	1,601,665	2,953,539	1,836,925
2004	5,110	384,077	4,479,187	927,842	1,679,158	3,112	446,847	3,750,866	940,686	2,757,773	1,607,048
TOTAL	776,509	1,581,623	17,295,513	6,232,142	8,924,713	352,027	1,748,286	15,808,407	6,772,161	14,813,674	9,007,336
O.D.	1	1,799	23,518	3,763	69,894	4	1,740	25,669	4,941	110,090	70,870

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	37,615,096	36,931,378	9,078,206	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,539,826	-993,265	107,034	
TOTAL LOSSES	39,154,922	35,938,113	9,185,240	
EXPECTED LOSSES	36,936,896	34,830,059	9,054,919	
CREDIBILITY	.69	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.873	.802	.205	1.880
INDICATED (POST-TEST)	.732	.672	.172	1.576
PRES. ON RATE LEVEL	.732	.691	.180	1.603
DERIVED BY FORMULA	.732	.672	.172	1.576
UNDERLYING PRES. RATE	.824	.777	.202	1.803
PROPOSED	.732	.672	.172	1.576

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.703
IND. RATES				1.70	MINIMUM PREMIUM	
MAN. RATES	1.97	1.85	1.92	+ 1.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	355,390	4,689,947	1.319			11	17	163	191
2001	432,125	6,544,040	1.514			14	17	208	239
2002	397,365	4,821,155	1.213			5	25	164	194
2003	421,205	5,503,385	1.306			6	25	152	183
2004	463,767	5,111,390	1.102			3	13	178	194
TOTAL	2,069,852	26,669,917	1.288			39	97	865	1001
O.D.		63,561	.003					6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,417,147	386,278	799,933			551,512	152,858	856,756	525,463
2001			1,818,210	567,677	1,004,874			834,895	258,331	1,292,163	767,890
2002			578,281	1,018,252	1,049,652			161,376	425,148	975,419	613,027
2003			743,481	1,089,063	784,555			433,544	702,004	1,041,041	709,697
2004			386,673	468,849	1,252,939			145,636	204,111	1,916,025	737,157
TOTAL			4,943,792	3,530,119	4,891,953			2,126,963	1,742,452	6,081,404	3,353,234
O.D.					16,619					38,665	8,277

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,740,255	433,404	801,531			1,344,587	214,460	1,216,594	555,940
2001	469	92,794	2,349,973	572,044	985,019	423	65,676	2,144,955	364,954	1,761,807	830,857
2002	256	94,497	1,462,761	908,453	1,047,366	397	53,164	866,970	515,622	1,217,938	641,839
2003	480	190,558	2,490,789	827,182	760,765	972	199,800	2,146,736	664,319	1,188,438	748,021
2004	1,278	258,932	2,957,370	552,738	1,046,613	1,757	252,955	2,051,717	410,849	1,701,371	768,118
TOTAL	2,483	636,781	11,001,148	3,293,821	4,641,294	3,549	571,595	8,554,965	2,170,204	7,086,148	3,544,775
O.D.		226	3,062	505	15,920		345	6,041	1,260	49,958	8,708

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,780,195	17,259,110	3,553,483			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,073,891	-428,636	42,160			
TOTAL LOSSES	21,854,086	16,830,474	3,595,643			
EXPECTED LOSSES	25,479,879	15,544,589	3,498,049			
CREDIBILITY	.41	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.056	.813	.174	2.043		
INDICATED (POST-TEST)	.885	.681	.146	1.712		
PRES. ON RATE LEVEL	1.094	.668	.150	1.912		
DERIVED BY FORMULA	1.008	.681	.146	1.835		
UNDERLYING PRES. RATE	1.231	.751	.169	2.151		
PROPOSED	1.008	.681	.146	1.835		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.983
IND. RATES				1.98	MINIMUM PREMIUM	
MAN. RATES	2.99	2.40	2.29	+ 1.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	99,525	955,350	.959			1	3	45	49
2001	113,473	2,069,554	1.823	2		2	5	43	52
2002	119,209	1,089,736	.914	1		2	5	47	55
2003	125,721	1,041,037	.828	1			1	45	47
2004	127,847	1,005,848	.786				7	42	49
TOTAL	585,775	6,161,525	1.052	4		5	21	222	252
O.D.		730							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			101,782	37,863	240,091			50,144	60,233	295,958	169,279
2001	379,850		235,336	193,448	401,992			310,200	49,011	237,676	262,041
2002	3,000		274,700	142,050	190,208			64,490	59,937	198,204	157,147
2003	66,325			66,320	224,426	500			200,000	282,497	200,969
2004				209,854	220,879				127,257	318,802	129,056
TOTAL	449,175		611,818	649,535	1,277,596	500		424,834	496,438	1,333,137	918,492
O.D.											730

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			124,988	42,482	240,567			122,251	84,506	420,260	179,097
2001	498,625	13,970	335,427	193,259	391,282	143	21,882	701,921	71,701	325,119	283,528
2002	3,992	27,723	448,046	131,981	190,654	116	14,884	234,424	77,600	246,995	164,533
2003	80,569	16,498	211,986	66,017	199,053	784	27,810	355,599	178,930	319,197	211,821
2004	252	57,450	676,188	163,751	193,810	345	51,929	438,971	117,528	292,713	134,476
TOTAL	583,438	115,641	1,796,635	597,490	1,215,366	1,388	116,505	1,853,166	530,265	1,604,284	973,455
O.D.											780

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,466,773	3,947,405	974,235			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	200,896	-108,945	12,812			
TOTAL LOSSES	4,667,669	3,838,460	987,047			
EXPECTED LOSSES	4,850,217	3,930,550	1,066,111			
CREDIBILITY	.18	.45	.69			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.797	.655	.169	1.621		
INDICATED (POST-TEST)	.668	.549	.142	1.359		
PRES. ON RATE LEVEL	.735	.597	.162	1.494		
DERIVED BY FORMULA	.723	.575	.148	1.446		
UNDERLYING PRES. RATE	.828	.671	.182	1.681		
PROPOSED	.723	.575	.148	1.446		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.563
IND. RATES				1.56	MINIMUM PREMIUM	
MAN. RATES	1.91	1.77	1.79	+ 1.56	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	487									
2001	475	12,088	25,448						2	2
2002	435	214,402	492,878						13	13
2003	426	21,241	49,861							
2004	399	16	.040							
TOTAL	2,222	247,747	111,497						15	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					2,223					8,521	1,344
2002					106,436					52,831	55,135
2003											21,241
2004											16
TOTAL					108,659					61,352	77,736

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		13	207	38	2,147		10	626	175	11,539	1,454
2002	4	2,048	27,766	4,865	102,435		709	12,353	2,596	64,775	57,726
2003											22,388
2004											17
TOTAL	4	2,061	27,973	4,903	104,582		719	12,979	2,771	76,314	81,585

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	43,736	188,570	81,585	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	186	-933	235	
TOTAL LOSSES	43,922	187,637	81,820	
EXPECTED LOSSES	4,612	27,800	21,173	
CREDIBILITY	.00	.02	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.767	84.445	36.823	141.035
INDICATED (POST-TEST)	16.565	70.765	30.858	118.188
PRES. ON RATE LEVEL	1.846	11.122	8.471	21.439
DERIVED BY FORMULA	1.846	12.315	10.262	24.423
UNDERLYING PRES. RATE	2.076	12.511	9.529	24.116
PROPOSED	1.846	12.315	10.262	24.423

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	26.401
IND. RATES				26.40	MINIMUM PREMIUM	
MAN. RATES	19.90	21.65	25.68	+ 26.40	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	35									
2001	11	287	26.090							
2002	10	2,251	225.100							
2003	7									
2004	6									
TOTAL	69	2,538	36.783							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											287
2002											2,251
TOTAL											2,538

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											311
2002											2,357
TOTAL											2,668

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,668	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.		-1		
TOTAL LOSSES			2,668	
EXPECTED LOSSES	1	13	92	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	38.667	38.667
INDICATED (POST-TEST)	.000	.000	32.403	32.403
PRES. ON RATE LEVEL	.031	.172	1.183	1.386
DERIVED BY FORMULA	.031	.172	1.183	1.386
UNDERLYING PRES. RATE	.035	.193	1.331	1.559
PROPOSED	.031	.172	1.183	1.386

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.498
IND. RATES				1.50	MINIMUM PREMIUM	
MAN. RATES	1.69	1.60	1.66	+ 1.50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	160,977	1,143,641	.710			2	1	9	12	
2001	180,138	1,286,155	.713			4		9	13	
2002	193,465	820,614	.424			2	1	8	11	
2003	197,702	1,013,565	.512			2		8	10	
2004	202,482	272,238	.134				1	4	6	
TOTAL	934,764	4,536,213	.485			1	10	3	52	
O.D.		402								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			530,900	28,020	65,503			377,123	1,509	99,133	41,453
2001			859,542		33,284			314,010		40,173	39,146
2002			377,380	31,587	50,591			114,670	61,453	151,116	33,817
2003			334,152		147,537			77,623		323,207	131,046
2004		53,924		38,000	19,553		28,000		5,500	57,935	69,326
TOTAL		53,924	2,101,974	97,607	316,468		28,000	883,426	68,462	671,564	314,788
O.D.											402

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			530,360	31,438	65,634			627,076	2,117	140,769	43,857
2001	224	39,156	1,025,122	6,355	36,227	163	24,265	761,493	7,545	56,943	42,356
2002	107	28,656	480,911	35,023	54,320	196	22,241	342,148	79,260	190,406	35,406
2003	108	39,372	496,741	26,423	136,260	153	30,568	325,516	35,184	351,120	138,122
2004	68	81,374	111,500	25,951	19,187	659	82,564	59,177	12,241	51,273	72,238
TOTAL	507	188,558	2,644,634	125,190	311,628	1,171	159,638	2,115,410	136,347	790,511	331,979
O.D.											422

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,109,918	1,363,676	332,401			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	124,975	-39,580	4,700			
TOTAL LOSSES	5,234,893	1,324,096	337,101			
EXPECTED LOSSES	3,028,635	1,411,493	392,600			
CREDIBILITY	.24	.61	.94			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.560	.142	.036	.738		
INDICATED (POST-TEST)	.469	.119	.030	.618		
PRES. ON RATE LEVEL	.288	.134	.038	.460		
DERIVED BY FORMULA	.331	.125	.030	.486		
UNDERLYING PRES. RATE	.324	.151	.042	.517		
PROPOSED	.331	.125	.030	.486		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	.525
IND. RATES				.53	MINIMUM PREMIUM	
MAN. RATES	.45	.48	.55	+ .53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	11,233	94,230	.838						3	3
2001	14,344	105,243	.733						8	8
2002	16,741	403,791	2.411			2			2	4
2003	15,097	8,435	.055						2	2
2004	18,687	89,583	.479						7	7
TOTAL	76,102	701,282	.922			2			22	24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					55,517					22,729	15,984
2001					45,037					38,193	22,013
2002			293,471		17,277			51,071		19,634	22,338
2003					981					1,585	5,869
2004					14,926					38,753	35,904
TOTAL			293,471		133,738			51,071		120,894	102,108

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					55,628					32,275	16,911
2001		241	4,210	753	43,483		33	2,806	784	51,723	23,818
2002	81	21,057	356,265	5,703	20,283	74	8,302	124,501	3,328	25,157	23,388
2003		46	625	94	853		52	748	141	1,708	6,186
2004	11	1,690	19,961	3,240	11,765	23	3,513	29,456	5,703	33,731	37,412
TOTAL	92	23,034	381,061	9,790	132,012	97	11,900	157,511	9,956	144,594	107,715

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	573,695	296,352	107,715	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	25,701	-15,001	1,147	
TOTAL LOSSES	599,396	281,351	108,862	
EXPECTED LOSSES	608,816	600,443	91,322	
CREDIBILITY	.05	.11	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.788	.370	.143	1.301
INDICATED (POST-TEST)	.660	.310	.120	1.090
PRES. ON RATE LEVEL	.711	.701	.107	1.519
DERIVED BY FORMULA	.708	.658	.109	1.475
UNDERLYING PRES. RATE	.800	.789	.120	1.709
PROPOSED	.708	.658	.109	1.475

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.594
IND. RATES				1.59	MINIMUM PREMIUM	
MAN. RATES	1.99	1.83	1.82	+ 1.59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	76,882	2,701,914	3.514			76,882			8	5	78	91
2001	86,990	3,041,286	3.496			86,990		1	6	11	70	88
2002	88,331	1,996,296	2.260			88,331			5	6	63	74
2003	95,085	3,464,615	3.643			95,085			6	11	88	105
2004	99,141	2,808,182	2.832			99,141			2	14	81	97
TOTAL	446,429	14,012,293	3.139			446,429		1	27	47	380	455
O.D.		93,789	.021								5	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,020,971	144,547	479,400			383,298	76,893	410,565	186,240
2001		28,710	952,258	389,806	473,333		28,466	189,156	309,568	431,915	238,074
2002			584,619	258,944	367,166			156,868	68,329	356,637	203,733
2003			784,989	322,453	892,298			390,409	227,270	554,675	292,521
2004			313,429	494,921	530,992			234,870	258,735	665,655	309,580
TOTAL		28,710	3,656,266	1,610,671	2,743,189		28,466	1,354,601	940,795	2,419,447	1,230,148
O.D.					69,337					18,752	5,700

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,253,753	162,181	480,360			934,480	107,881	583,003	197,042
2001	286	106,961	1,252,919	387,405	465,842	1,117	100,860	571,224	397,968	592,893	257,596
2002	187	56,858	922,595	242,939	368,278	258	31,829	493,479	98,789	443,586	213,308
2003	370	144,758	1,848,779	329,878	813,179	689	139,032	1,382,533	255,797	629,090	308,317
2004	664	172,521	1,957,594	406,285	477,062	1,239	175,976	1,357,779	266,601	625,143	322,582
TOTAL	1,507	481,098	7,235,640	1,528,688	2,604,721	3,303	447,697	4,739,495	1,127,036	2,873,715	1,298,845
O.D.	3	1,187	16,211	2,842	66,886		146	2,936	657	24,156	6,123

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,929,223	8,228,701	1,304,968			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	642,782	-219,436	13,963			
TOTAL LOSSES	13,572,005	8,009,265	1,318,931			
EXPECTED LOSSES	15,424,123	7,946,437	1,156,250			
CREDIBILITY	.15	.37	.57			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.040	1.794	.295	5.129		
INDICATED (POST-TEST)	2.548	1.503	.247	4.298		
PRES. ON RATE LEVEL	3.072	1.582	.230	4.884		
DERIVED BY FORMULA	2.993	1.553	.240	4.786		
UNDERLYING PRES. RATE	3.455	1.780	.259	5.494		
PROPOSED	2.993	1.553	.240	4.786		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.173
IND. RATES				5.17	MINIMUM PREMIUM	
MAN. RATES	6.46	5.86	5.85	+ 5.17	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	3,332	1,042,486	312.870			3	3	13	19
2001	3,991	767,258	192.247			2	2	23	27
2002	3,956	536,877	135.712			1	4	18	23
2003	4,637	497,445	107.277			1	5	16	22
2004	6,550	1,160,087	177.112				13	23	36
TOTAL	22,466	4,004,153	178.232			7	27	93	127

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			595,443	131,287	32,591			162,517	69,360	34,836	16,452
2001			229,613	144,105	106,296			124,602	21,077	111,800	29,765
2002			161,397	150,627	27,064			94,715	43,590	39,832	19,652
2003			95,000	193,745	38,935			45,000	79,450	23,204	22,111
2004			514,306	514,306	250,507				240,589	126,498	28,187
TOTAL			1,081,453	1,134,070	455,393			426,834	454,066	336,170	116,167

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			714,859	147,304	32,656			384,978	97,312	49,467	17,406
2001	60	12,350	309,934	141,181	105,300	64	9,809	314,641	31,138	152,842	32,206
2002	55	16,870	273,859	129,795	32,490	148	16,976	258,343	53,521	52,747	20,576
2003	68	25,638	339,260	136,158	46,971	99	19,584	199,168	66,758	32,586	23,305
2004	382	107,772	1,268,296	338,228	245,715	379	55,172	468,011	152,091	138,849	29,371
TOTAL	565	162,630	2,906,208	892,666	463,132	690	101,541	1,625,141	400,820	426,491	122,864

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,796,775	2,183,109	122,864	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	52,207	-31,208	1,339	
TOTAL LOSSES	4,848,982	2,151,901	124,203	
EXPECTED LOSSES	1,173,377	1,436,094	99,277	
CREDIBILITY	.07	.28	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	215.836	95.785	5.528	317.149
INDICATED (POST-TEST)	180.871	80.268	4.632	265.771
PRES. ON RATE LEVEL	46.432	56.828	3.928	107.188
DERIVED BY FORMULA	55.843	63.391	4.083	123.317
UNDERLYING PRES. RATE	52.229	63.923	4.419	120.571
PROPOSED	55.843	63.391	4.083	123.317

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	133.305
IND. RATES				133.31	MINIMUM PREMIUM	
MAN. RATES	108.33	114.34	128.39	+133.31	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	408	22,903	56.134						2	2
2001	364	5,448	14.967							
2002	346	129,022	372.895				1			1
2003	357	12,068	33.803					1		1
2004	314	1,673	5.328							
TOTAL	1,789	171,114	95.648						1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					6,565					11,198	5,140
2001											5,448
2002				76,598					52,000		424
2003					3,339					6,346	2,383
2004											1,673
TOTAL				76,598	9,904				52,000	17,544	15,068

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					6,578					15,901	5,438
2001											5,895
2002	6	2,520	37,300	64,002	2,256	15	1,822	31,790	56,281	2,274	444
2003		170	2,134	324	2,904	1	205	3,004	570	6,838	2,512
2004											1,743
TOTAL	6	2,690	39,434	64,326	11,738	16	2,027	34,794	56,851	25,013	16,032

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	78,967	157,928	16,032	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,019	-1,601	61	
TOTAL LOSSES	81,986	156,327	16,093	
EXPECTED LOSSES	75,799	46,778	5,511	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	45.828	87.382	8.996	142.206
INDICATED (POST-TEST)	38.404	73.226	7.539	119.169
PRES. ON RATE LEVEL	37.666	23.246	2.738	63.650
DERIVED BY FORMULA	37.673	24.745	2.882	65.300
UNDERLYING PRES. RATE	42.369	26.148	3.080	71.597
PROPOSED	37.673	24.745	2.882	65.300

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	70.589
IND. RATES				70.59	MINIMUM PREMIUM	
MAN. RATES	76.30	71.61	76.24	+ 70.59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	54,697	4,024,941	7,358			54,697		1	5	6	63	75
2001	37,985	2,073,000	5,457			37,985			5	1	53	59
2002	54,050	1,704,629	3,153			54,050			4	10	31	45
2003	61,474	565,144	.919			61,474				3	29	32
2004	57,536	1,054,239	1,832			57,536				6	35	41
TOTAL	265,742	9,421,953	3,546			265,742		1	14	26	211	252
O.D.		3,750	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		605,443	850,750	143,703	1,086,062		438,918	231,214	85,075	360,227	223,549
2001			685,129	12,571	397,802			431,065	1,572	385,655	159,206
2002			512,631	359,416	174,842			217,533	207,562	122,519	110,126
2003				43,902	81,181				95,783	193,397	150,881
2004				222,543	224,208				113,229	190,883	303,376
TOTAL		605,443	2,048,510	782,135	1,964,095		438,918	879,812	503,221	1,252,681	947,138
O.D.											3,750

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		428,076	1,044,722	161,235	1,088,234		298,390	563,700	119,361	511,524	236,515
2001	176	33,329	854,161	23,298	387,474	225	33,658	1,070,032	19,095	525,794	172,261
2002	166	51,399	835,080	316,882	185,238	375	43,145	666,257	240,756	163,908	115,302
2003	14	7,456	97,244	37,126	73,123	65	15,234	197,803	90,883	215,480	159,029
2004	258	59,769	703,678	171,484	197,610	260	37,843	320,054	90,907	179,671	316,118
TOTAL	614	580,029	3,534,885	710,025	1,931,679	925	428,270	2,817,846	561,002	1,596,377	999,225
O.D.											3,946

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,362,569	4,799,083	1,003,171	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	485,796	-350,342	13,413	
TOTAL LOSSES	7,848,365	4,448,741	1,016,584	
EXPECTED LOSSES	12,120,493	11,745,796	1,113,459	
CREDIBILITY	.10	.26	.41	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.953	1.674	.383	5.010
INDICATED (POST-TEST)	2.475	1.403	.321	4.199
PRES. ON RATE LEVEL	4.055	3.929	.373	8.357
DERIVED BY FORMULA	3.897	3.272	.352	7.521
UNDERLYING PRES. RATE	4.561	4.420	.419	9.400
PROPOSED	3.897	3.272	.352	7.521

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	8.130
IND. RATES				8.13	MINIMUM PREMIUM	
MAN. RATES	12.07	10.68	10.01	+ 8.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	354,431	12,676,293	3.576			354,431			29	35	492	556
2001	281,024	11,454,131	4.075			281,024			24	44	381	449
2002	258,973	10,281,477	3.970			258,973			26	33	274	333
2003	253,018	8,091,137	3.197			253,018	1		8	35	217	261
2004	230,412	5,530,208	2.400			230,412			2	28	304	334
TOTAL	1,377,858	48,033,246	3.486			1,377,858	1		89	175	1668	1933
O.D.		159,621	.011						1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			4,389,937	896,104	2,405,414			1,598,259	427,099	2,167,301	792,179
2001			3,517,527	1,317,201	2,079,685			1,203,603	711,622	1,961,293	663,200
2002			4,368,981	686,691	1,537,561			1,053,078	671,333	1,374,783	589,050
2003	3,000		1,376,277	1,200,638	1,145,364			2,136,318	671,454	1,035,481	522,605
2004			217,283	995,367	1,324,968			66,574	633,705	1,782,482	509,829
TOTAL	3,000		13,870,005	5,096,001	8,492,992			6,057,832	3,115,213	8,321,340	3,076,863
O.D.			108,151		9,655			16,562		17,348	7,905

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			5,390,843	1,005,428	2,410,214			3,896,555	599,222	3,077,567	838,125
2001	904	181,678	4,582,883	1,318,307	2,038,921	598	93,743	3,113,091	948,744	2,679,827	717,582
2002	1,241	352,534	5,833,791	715,224	1,552,959	1,703	201,770	3,119,065	841,308	1,736,550	616,735
2003	4,243	246,811	3,207,326	947,695	1,088,320	1,315	268,476	2,735,219	663,081	1,190,712	550,826
2004	1,454	328,798	3,820,352	849,263	1,146,245	2,067	295,697	2,462,141	621,074	1,631,443	531,242
TOTAL	7,842	1,109,821	22,835,195	4,835,917	8,236,659	5,683	859,686	15,326,071	3,673,429	10,316,099	3,254,510
O.D.	29	7,670	130,009	1,877	10,963	24	2,616	38,999	791	24,889	8,369

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	40,323,645	27,100,624	3,262,879			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,083,600	-926,341	35,118			
TOTAL LOSSES	42,407,245	26,174,283	3,297,997			
EXPECTED LOSSES	52,827,076	25,145,909	3,293,080			
CREDIBILITY	.31	.79	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.078	1.900	.239	5.217		
INDICATED (POST-TEST)	2.579	1.592	.200	4.371		
PRES. ON RATE LEVEL	3.408	1.622	.213	5.243		
DERIVED BY FORMULA	3.151	1.598	.200	4.949		
UNDERLYING PRES. RATE	3.834	1.825	.239	5.898		
PROPOSED	3.151	1.598	.200	4.949		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.349
IND. RATES				5.35	MINIMUM PREMIUM	
MAN. RATES	7.05	6.50	6.28	+ 5.35	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	559	150,134	268,576			1			4	5
2001	537	471,468	877,966			1			5	6
2002	527	219,503	416,514			1	1		6	8
2003	527	47,854	90,804							
2004	542	136,435	251,725					1	5	6
TOTAL	2,692	1,025,394	380,904			3	2		20	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			97,371		12,050			8,000		15,964	16,749
2001			185,000		9,971			241,382		14,630	20,485
2002			114,195	17,157	17,823			17,750	4,273	24,841	23,464
2003											47,854
2004				24,000	36,073				18,969	47,228	10,165
TOTAL			396,566	41,157	75,917			267,132	23,242	102,663	118,717

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			119,572		12,073			19,504		22,669	17,720
2001	41	7,315	191,284	1,245	10,388	107	16,128	505,658	4,769	21,503	22,165
2002	33	8,968	149,883	17,061	19,082	27	3,277	50,094	6,668	31,023	24,567
2003											50,438
2004	37	7,797	91,790	21,073	30,691	53	7,707	65,212	17,478	43,380	10,592
TOTAL	111	24,080	552,529	39,379	72,234	187	27,112	640,468	28,915	118,575	125,482

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,244,487	259,103	125,482	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	11,402	-10,768	720	
TOTAL LOSSES	1,255,889	248,335	126,202	
EXPECTED LOSSES	279,396	342,650	62,500	
CREDIBILITY	.03	.11	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	466,526	92,249	46,880	605,655
INDICATED (POST-TEST)	390,949	77,305	39,285	507,539
PRES. ON RATE LEVEL	92,267	113,156	20,640	226,063
DERIVED BY FORMULA	101,227	109,212	23,623	234,062
UNDERLYING PRES. RATE	103,787	127,285	23,217	254,289
PROPOSED	101,227	109,212	23,623	234,062

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	253.021
IND. RATES				253.02	MINIMUM PREMIUM	
MAN. RATES	276.84	261.49	270.78	+253.02	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	2,755	1,152,841	418.454			6	6	19	31
2001	2,868	672,952	234.641			2	4	14	20
2002	2,949	1,440,861	488.593			4	6	18	28
2003	3,759	1,791,269	476.528			3	11	16	30
2004	5,017	1,326,540	264.409			1	12	19	32
TOTAL	17,348	6,384,463	368.023			16	39	86	141

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			674,728	156,903	86,999			113,547	26,883	64,365	29,416
2001			311,941	115,884	40,941			77,469	71,642	38,417	16,658
2002			441,250	368,191	197,152			145,000	92,696	149,445	47,127
2003			385,611	486,707	140,749			169,490	414,840	126,950	66,922
2004			119,200	509,761	243,976			30,000	239,068	130,522	54,013
TOTAL			1,932,730	1,637,446	709,817			535,506	845,129	509,699	214,136

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			828,567	176,046	87,174			276,828	37,717	91,399	31,122
2001	82	15,467	396,430	113,647	42,282	39	6,301	208,457	91,424	54,104	18,024
2002	155	47,051	759,613	324,042	206,084	246	28,068	432,062	114,387	190,367	49,342
2003	215	80,578	1,056,720	351,542	158,831	435	85,747	897,178	343,790	173,912	70,536
2004	396	119,979	1,384,204	341,110	244,728	451	64,066	526,475	155,045	144,080	56,282
TOTAL	848	263,075	4,425,534	1,306,387	739,099	1,171	184,182	2,341,000	742,363	653,862	225,306

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,215,810	3,441,711	225,306			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	179,007	-65,360	2,506			
TOTAL LOSSES	7,394,817	3,376,351	227,812			
EXPECTED LOSSES	4,051,365	2,926,694	186,126			
CREDIBILITY	.15	.45	.33			
PURE PREMIUMS						
INDICATED (PRE-TEST)	426.263	194.625	13.132	634.020		
INDICATED (POST-TEST)	357.208	163.096	11.005	531.309		
PRES. ON RATE LEVEL	207.613	149.979	9.537	367.129		
DERIVED BY FORMULA	230.052	155.882	10.021	395.955		
UNDERLYING PRES. RATE	233.535	168.705	10.729	412.969		
PROPOSED	230.052	155.882	10.021	395.955		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	428.027
IND. RATES				428.03	MINIMUM PREMIUM	
MAN. RATES	376.20	392.05	439.75	+428.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	541,460	9,526,272	1.759			17	42	270	329	
2001	593,976	11,747,243	1.977	1		24	32	293	350	
2002	493,141	8,945,896	1.814	2		17	35	261	315	
2003	463,708	7,418,454	1.599	1		11	38	189	239	
2004	495,166	5,176,118	1.045			4	21	197	222	
TOTAL	2,587,451	42,813,983	1.655	4		73	168	1210	1455	
O.D.		10,522						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,420,952	889,571	1,092,373			2,180,545	458,911	1,578,626	905,294
2001	232,062		3,427,900	1,002,807	1,949,922	520		1,443,636	600,276	2,020,364	1,069,756
2002	6,000		2,340,471	1,298,996	884,730			1,087,707	882,351	1,403,709	1,041,932
2003	224,511		1,482,140	1,343,897	741,302			442,137	926,172	1,329,124	929,171
2004			556,661	680,840	862,732			199,809	335,971	1,691,517	848,588
TOTAL	462,573		10,228,124	5,216,111	5,531,059	520		5,353,834	3,203,681	8,023,340	4,794,741
O.D.					237					916	9,369

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,581,497	998,100	1,094,544			3,297,778	643,849	2,241,646	957,801
2001	305,472	173,419	4,392,680	1,014,711	1,909,710	2,057	112,523	3,686,657	816,978	2,759,576	1,157,476
2002	8,526	217,597	3,543,766	1,163,237	917,547	1,809	214,695	3,331,851	1,072,632	1,781,911	1,090,903
2003	273,322	280,228	3,645,945	1,020,073	755,299	1,172	242,367	2,639,566	866,250	1,517,274	979,346
2004	1,047	266,687	3,009,740	594,781	765,381	1,913	272,464	2,189,201	456,740	1,525,118	884,229
TOTAL	588,367	937,931	17,173,628	4,790,902	5,442,481	6,951	842,049	15,145,053	3,856,449	9,825,525	5,069,755
O.D.		5	62	11	229		12	213	46	1,121	9,861

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	34,694,271	23,916,764	5,079,616		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	1,241,149	-715,580	54,160		
TOTAL LOSSES	35,935,420	23,201,184	5,133,776		
EXPECTED LOSSES	30,169,679	22,096,831	4,838,533		
CREDIBILITY	.48	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	1.389	.897	.198	2.484	
INDICATED (POST-TEST)	1.164	.752	.166	2.082	
PRES. ON RATE LEVEL	1.037	.759	.166	1.962	
DERIVED BY FORMULA	1.098	.752	.166	2.016	
UNDERLYING PRES. RATE	1.166	.854	.187	2.207	
PROPOSED	1.098	.752	.166	2.016	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				2.18	MINIMUM PREMIUM
MAN. RATES	2.37	2.24	2.35	+ 2.18	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	40,722	931,164	2.286			40,722			1	4	38	43
2001	41,818	769,533	1.840			41,818			1	2	40	43
2002	43,297	1,034,937	2.390			43,297			3	3	26	32
2003	40,399	653,901	1.618			40,399			1		21	22
2004	39,800	329,735	.828			39,800				1	25	26
TOTAL	206,036	3,719,270	1.805			206,036			6	10	150	166
O.D.		601										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			269,296	17,506	211,935			105,000	16,698	223,660	87,069
2001			128,896	27,368	246,443			37,922	21,981	243,608	63,315
2002			352,403	63,997	134,429			243,695	30,280	127,225	82,908
2003			101,215		193,667			37,592		233,993	87,434
2004				5,850	94,017				877	160,550	68,441
TOTAL			851,810	114,721	880,491			424,209	69,836	989,036	389,167
O.D.											601

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			330,695	19,641	212,357			255,990	23,428	317,598	92,119
2001	34	7,431	181,417	31,169	238,848	21	3,254	115,166	33,112	330,664	68,507
2002	103	29,579	488,630	65,516	135,647	362	41,140	620,428	50,308	162,488	86,805
2003	49	19,571	245,739	22,521	170,949	79	17,361	194,312	23,970	253,505	92,155
2004	76	11,586	136,333	23,628	74,666	99	14,674	123,339	24,129	139,864	71,316
TOTAL	262	68,167	1,382,814	162,475	832,467	561	76,429	1,309,235	154,947	1,204,119	410,902
O.D.											629

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,837,468	2,354,008	411,531	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	152,926	-110,464	5,158	
TOTAL LOSSES	2,990,394	2,243,544	416,689	
EXPECTED LOSSES	3,786,942	3,519,095	453,279	
CREDIBILITY	.09	.22	.34	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.451	1.089	.202	2.742
INDICATED (POST-TEST)	1.216	.913	.169	2.298
PRES. ON RATE LEVEL	1.634	1.518	.196	3.348
DERIVED BY FORMULA	1.596	1.385	.187	3.168
UNDERLYING PRES. RATE	1.838	1.708	.220	3.766
PROPOSED	1.596	1.385	.187	3.168

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.424
IND. RATES				3.42	MINIMUM PREMIUM	
MAN. RATES	4.58	4.15	4.01	+ 3.42	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	763,678	12,342,339	1.616			763,678			26	46	291	363
2001	830,639	13,472,303	1.621			830,639			27	60	274	361
2002	825,895	11,383,467	1.378			825,895	1		21	32	235	289
2003	867,324	10,255,337	1.182			867,324			16	58	213	287
2004	905,183	8,075,823	.892			905,183			3	50	281	334
TOTAL	4,192,719	55,529,269	1.324			4,192,719	1		93	246	1294	1634
O.D.		64,087	.001								9	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			3,447,412	1,330,756	2,030,893			1,763,292	719,994	1,960,244	1,089,748
2001			3,955,600	1,511,748	2,169,805			1,266,916	889,360	2,362,311	1,316,563
2002		424,844	2,724,700	1,074,271	1,751,821		542,971	1,138,098	578,161	1,796,945	1,351,656
2003			2,259,494	1,481,034	1,170,750			1,146,727	1,418,208	1,505,577	1,273,547
2004			311,490	1,291,882	1,615,729			103,548	1,223,151	2,258,888	1,271,135
TOTAL		424,844	12,698,696	6,689,691	8,738,998		542,971	5,418,581	4,828,874	9,883,965	6,302,649
O.D.					28,613					23,973	11,501

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			4,054,899	1,493,109	2,034,950			3,615,900	1,010,156	2,783,549	1,152,953
2001	1,028	205,375	5,189,151	1,509,111	2,130,304	657	103,718	3,463,546	1,180,163	3,227,438	1,424,521
2002	990	447,162	4,272,983	1,024,341	1,751,761	7,755	696,256	3,475,208	770,243	2,253,545	1,415,184
2003	944	367,665	4,759,651	1,174,081	1,150,380	2,107	423,824	4,403,644	1,301,338	1,763,049	1,342,319
2004	1,824	418,449	4,852,272	1,081,435	1,406,904	3,181	457,021	3,806,547	1,022,146	2,118,882	1,324,523
TOTAL	4,786	1,438,651	23,128,956	6,282,077	8,474,299	13,700	1,680,819	18,764,845	5,284,046	12,146,463	6,659,500
O.D.	5	1,068	13,399	2,226	26,381	3	674	7,558	1,549	28,201	12,077

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	45,054,464	32,245,242	6,671,577	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,952,287	-817,729	75,348	
TOTAL LOSSES	47,006,751	31,427,513	6,746,925	
EXPECTED LOSSES	47,084,235	28,468,563	6,331,005	
CREDIBILITY	.66	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.121	.750	.161	2.032
INDICATED (POST-TEST)	.939	.629	.135	1.703
PRES. ON RATE LEVEL	.998	.604	.134	1.736
DERIVED BY FORMULA	.959	.629	.135	1.723
UNDERLYING PRES. RATE	1.123	.679	.151	1.953
PROPOSED	.959	.629	.135	1.723

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.862
IND. RATES				1.86	MINIMUM PREMIUM	
MAN. RATES	2.28	2.07	2.08	+ 1.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	1,274,524	23,756,715	1.863			1,274,524			46	38	853	937
2001	1,230,859	21,981,672	1.785			1,230,859		1	39	60	777	877
2002	1,239,065	19,561,985	1.578			1,239,065	1		29	76	735	841
2003	1,296,296	18,259,135	1.408			1,296,296			16	121	681	818
2004	1,741,406	17,555,152	1.008			1,741,406	1		8	100	828	937
TOTAL	6,782,150	101,114,659	1.491			6,782,150	2	1	138	395	3874	4410
O.D.		930,690	.013							4	19	23

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			6,018,090	1,089,968	4,532,352			2,764,854	898,892	5,374,308	3,078,251
2001		120,421	5,455,409	1,886,667	3,548,645		4,000	2,462,094	1,103,507	4,374,049	3,026,880
2002	311,891		3,872,766	2,262,342	3,114,623	63,595		1,910,700	1,480,657	4,023,081	2,522,330
2003			2,154,444	2,733,619	3,076,693			904,074	1,967,713	4,602,310	2,820,282
2004	131,600		1,072,410	2,305,075	3,138,978	68,524		538,237	2,408,707	4,489,244	3,402,377
TOTAL	443,491	120,421	18,573,119	10,277,671	17,411,291	132,119	4,000	8,579,959	7,859,476	22,862,992	14,850,120
O.D.				206,823	204,633				197,722	130,099	191,413

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			7,228,445	1,222,943	4,541,404			6,266,407	1,261,146	7,631,537	3,256,790
2001	1,536	520,028	7,036,016	1,900,764	3,472,372	1,166	173,737	5,399,303	1,502,911	5,962,006	3,275,084
2002	406,956	401,051	6,444,523	2,095,911	3,111,189	186,590	382,133	5,974,941	1,881,966	5,034,698	2,640,880
2003	1,374	567,597	7,371,476	2,196,469	2,881,518	2,592	560,418	6,333,490	1,995,218	5,137,696	2,972,577
2004	141,353	833,151	9,558,744	2,009,335	2,731,131	106,420	990,516	8,080,858	2,022,404	4,222,371	3,545,277
TOTAL	551,219	2,321,827	37,639,204	9,425,422	16,737,614	296,768	2,106,804	32,054,999	8,663,645	27,988,308	15,690,608
O.D.	90	26,966	334,495	163,591	198,228	301	43,705	377,416	131,582	147,056	199,585

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	75,753,794	63,455,446	15,890,193			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	3,389,587	-1,715,285	193,736			
TOTAL LOSSES	79,143,381	61,740,161	16,083,929			
EXPECTED LOSSES	79,012,047	64,226,961	15,327,659			
CREDIBILITY	.91	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.167	.910	.237	2.314		
INDICATED (POST-TEST)	.978	.763	.199	1.940		
PRES. ON RATE LEVEL	1.035	.842	.201	2.078		
DERIVED BY FORMULA	.983	.763	.199	1.945		
UNDERLYING PRES. RATE	1.165	.947	.226	2.338		
PROPOSED	.983	.763	.199	1.945		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.102
IND. RATES				2.10	MINIMUM PREMIUM	
MAN. RATES	2.84	2.54	2.49	+ 2.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	88,622	2,767,363	3.122			88,622			3	2	107	112
2001	89,065	1,191,585	1.337			89,065			1	7	42	50
2002	89,664	1,439,056	1.604			89,664			3	3	46	52
2003	91,621	1,364,554	1.489			91,621			1	3	58	62
2004	81,477	1,890,832	2.320			81,477			2	2	61	65
TOTAL	440,449	8,653,390	1.965			440,449			10	17	314	341
O.D.		137,745	.031								5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			654,081	4,692	773,775			199,137	17,770	750,622	367,286
2001			120,711	183,384	308,317			5,605	143,852	298,971	130,745
2002			396,325	61,203	303,010			213,018	28,599	301,148	135,753
2003			113,432	118,137	553,874			27,001	40,352	402,239	109,519
2004			351,090	96,226	591,964			70,600	22,408	593,642	164,902
TOTAL			1,635,639	463,642	2,530,940			515,361	252,981	2,346,622	908,205
O.D.					72,170					53,886	11,689

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			803,211	5,264	775,323			485,496	24,931	1,065,886	388,589
2001	31	8,873	206,678	181,392	300,251	3	1,321	72,641	184,906	407,843	141,466
2002	121	35,838	583,889	71,618	298,350	338	38,559	588,068	55,634	375,000	142,133
2003	113	48,063	612,770	136,694	491,389	99	23,957	295,162	69,170	437,371	115,433
2004	608	122,304	1,357,612	201,626	489,213	544	78,394	621,575	107,366	523,864	171,828
TOTAL	873	215,078	3,564,160	596,594	2,354,526	984	142,231	2,062,942	442,007	2,809,964	959,449
O.D.					72,315					76,518	12,364

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,986,268	6,351,924	971,813	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	257,943	-217,390	12,492	
TOTAL LOSSES	6,244,211	6,134,534	984,305	
EXPECTED LOSSES	6,426,150	6,818,151	1,109,931	
CREDIBILITY	.15	.37	.57	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.418	1.393	.223	3.034
INDICATED (POST-TEST)	1.188	1.167	.187	2.542
PRES. ON RATE LEVEL	1.297	1.376	.224	2.897
DERIVED BY FORMULA	1.281	1.299	.203	2.783
UNDERLYING PRES. RATE	1.459	1.548	.252	3.259
PROPOSED	1.281	1.299	.203	2.783

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.008
IND. RATES				3.01	MINIMUM PREMIUM	
MAN. RATES	3.67	3.47	3.47	+ 3.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	90,686	1,866,598	2.058			90,686			4	1	42	47
2001	85,336	790,955	.926			85,336			1	2	44	47
2002	85,908	522,896	.608			85,908				5	45	50
2003	82,857	2,258,374	2.725			82,857			3	9	43	55
2004	86,048	1,007,881	1.171			86,048				2	34	36
TOTAL	430,835	6,446,704	1.496			430,835			8	19	208	235
O.D.		8,335	.001								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			679,895	10,771	446,858			229,939	10,489	346,453	142,193
2001			110,500	57,184	232,400			35,000	19,440	210,015	126,416
2002				20,849	190,699				44,405	146,359	120,584
2003			528,718	213,091	350,865			452,086	271,724	297,386	144,504
2004				37,407	344,613				85,775	419,804	120,282
TOTAL			1,319,113	339,302	1,565,435			717,025	431,833	1,420,017	653,979
O.D.					3,121					3,744	1,470

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			834,912	12,085	447,749			560,591	14,716	491,967	150,440
2001	29	6,799	163,813	59,330	225,531	18	2,976	104,986	29,211	285,099	136,782
2002	5	4,356	59,892	26,142	184,138	9	3,474	61,390	55,254	181,384	126,251
2003	204	80,954	1,038,030	193,775	328,935	597	118,397	1,168,529	261,798	352,811	152,307
2004	302	44,913	528,725	95,432	275,191	378	53,529	451,589	109,381	375,662	125,334
TOTAL	540	137,022	2,625,372	386,764	1,461,544	1,002	178,376	2,347,085	470,360	1,686,923	691,114
O.D.		59	815	143	3,003		50	875	184	4,592	1,544

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,291,196	4,013,513	692,658	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	156,886	-134,201	8,444	
TOTAL LOSSES	5,448,082	3,879,312	701,102	
EXPECTED LOSSES	3,860,283	4,222,183	736,728	
CREDIBILITY	.14	.37	.56	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.265	.900	.163	2.328
INDICATED (POST-TEST)	1.060	.754	.137	1.951
PRES. ON RATE LEVEL	.797	.871	.152	1.820
DERIVED BY FORMULA	.834	.828	.144	1.806
UNDERLYING PRES. RATE	.896	.980	.171	2.047
PROPOSED	.841	.834	.145	1.820

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.967
IND. RATES				1.97	MINIMUM PREMIUM	
MAN. RATES	2.34	2.08	2.18	+ 1.97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	220,777	727,692	.329			220,777			2	5	18	25
2001	229,362	686,700	.299			229,362				3	20	23
2002	218,017	572,859	.262			218,017			2	1	12	15
2003	241,250	1,837,572	.761			241,250	1		2	4	23	30
2004	233,335	570,358	.244			233,335				2	21	23
TOTAL	1,142,741	4,395,181	.385			1,142,741		1	6	15	94	116
O.D.		1,118										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			167,080	153,757	87,414			88,687	97,574	86,821	46,359
2001				97,182	186,716				105,296	236,607	60,899
2002			219,482	549	41,005			124,787	1,092	121,731	64,213
2003		659,314	292,881	194,827	162,629		30,000	84,629	119,801	210,957	82,534
2004				20,733	205,868				27,901	281,475	34,381
TOTAL		659,314	679,443	467,048	683,632		30,000	298,103	351,664	937,591	288,386
O.D.											1,118

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			205,174	172,515	87,590			216,219	136,895	123,287	49,048
2001		1,923	35,648	96,084	181,336		665	44,562	135,632	322,560	65,893
2002	61	16,303	274,039	6,011	42,216	186	21,313	322,125	12,944	151,950	67,231
2003	472	609,275	764,322	159,568	160,317	506	91,567	424,888	118,156	239,447	86,991
2004	179	26,601	312,928	56,114	164,242	209	30,510	257,015	56,907	248,344	35,825
TOTAL	712	654,102	1,592,111	490,292	635,701	901	144,055	1,264,809	460,534	1,085,588	304,988
O.D.											1,190

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,656,690	2,672,115	306,178			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	139,989	-61,794	3,863			
TOTAL LOSSES	3,796,679	2,610,321	310,041			
EXPECTED LOSSES	3,405,368	2,056,935	331,395			
CREDIBILITY	.28	.70	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.332	.228	.027	.587		
INDICATED (POST-TEST)	.278	.191	.023	.492		
PRES. ON RATE LEVEL	.265	.160	.026	.451		
DERIVED BY FORMULA	.269	.182	.023	.474		
UNDERLYING PRES. RATE	.298	.180	.029	.507		
PROPOSED	.269	.182	.023	.474		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	.512
IND. RATES				.51	MINIMUM PREMIUM	
MAN. RATES	.67	.55	.54	+ .51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	40,402	2,341,620	5.795		1	4	4	54	63
2001	41,418	3,104,615	7.495			5	7	55	67
2002	44,069	1,849,893	4.197			4	8	49	61
2003	41,071	1,884,826	4.589			6	1	41	48
2004	45,379	1,494,266	3.292			1	12	41	54
TOTAL	212,339	10,675,220	5.027		1	20	32	240	293
O.D.		44,014	.020					4	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		308,821	479,610	131,771	443,699		83,412	380,970	63,532	319,290	130,515
2001			1,251,619	363,121	460,011			431,988	152,305	331,628	113,943
2002			527,574	256,373	268,974			302,039	135,867	229,194	129,872
2003			1,026,569	15,265	196,730			275,121	6,767	278,156	86,218
2004			98,114	403,705	243,808			44,001	250,398	328,894	125,346
TOTAL		308,821	3,383,486	1,170,235	1,613,222		83,412	1,434,119	608,869	1,487,162	585,894
O.D.					23,179					20,117	718

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		576,697	588,960	147,847	444,586		149,769	928,805	89,135	453,393	138,085
2001	309	60,204	1,534,675	363,135	453,812	212	32,381	1,048,072	204,685	455,484	123,286
2002	169	50,873	827,373	235,334	272,987	486	55,378	845,797	172,319	293,361	135,976
2003	277	103,173	1,304,786	64,139	194,745	382	76,092	715,437	51,042	309,876	90,874
2004	363	101,144	1,168,006	281,323	233,841	613	88,133	721,648	192,024	318,965	130,611
TOTAL	1,118	892,091	5,423,800	1,091,778	1,599,971	1,693	401,753	4,259,759	709,205	1,831,079	618,832
O.D.		126	2,168	387	22,379		20	1,479	414	27,243	777

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,984,007	5,282,456	619,609			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	280,445	-141,053	6,663			
TOTAL LOSSES	11,264,452	5,141,403	626,272			
EXPECTED LOSSES	6,824,576	4,754,271	564,822			
CREDIBILITY	.09	.23	.35			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.305	2.421	.295	8.021		
INDICATED (POST-TEST)	4.446	2.029	.247	6.722		
PRES. ON RATE LEVEL	2.857	1.990	.237	5.084		
DERIVED BY FORMULA	3.000	1.999	.241	5.240		
UNDERLYING PRES. RATE	3.214	2.239	.266	5.719		
PROPOSED	3.000	1.999	.241	5.240		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.664
IND. RATES				5.66	MINIMUM PREMIUM	
MAN. RATES	6.04	5.79	6.09	+ 5.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	356,724	12,456,379	3.491			356,724			29	35	291	355
2001	361,644	9,438,244	2.609			361,644			22	27	265	314
2002	381,361	11,359,356	2.978			381,361	1		23	40	261	325
2003	393,915	10,998,797	2.792			393,915			21	38	280	339
2004	415,150	7,958,902	1.917			415,150			6	37	300	343
TOTAL	1,908,794	52,211,678	2.735			1,908,794	1	101	177	1397	1676	
O.D.		503,971	.026						2	1	4	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			4,327,680	1,188,784	1,991,487			2,299,401	538,174	1,426,396	684,457
2001			3,211,532	861,784	1,415,572			1,298,808	622,335	1,310,906	717,307
2002		728,620	3,004,701	1,269,682	1,377,199		960,861	1,219,138	703,507	1,484,629	611,019
2003			2,744,976	1,521,967	2,217,905			1,191,551	656,360	1,879,645	786,393
2004			711,978	1,525,929	1,878,549			272,074	782,953	1,937,453	849,966
TOTAL		728,620	14,000,867	6,368,146	8,880,712		960,861	6,280,972	3,303,329	8,039,029	3,649,142
O.D.			377,782	18,429	24,109			55,757	62	25,811	2,021

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			4,959,840	1,333,816	1,995,464			3,708,059	755,058	2,025,481	724,156
2001	817	158,618	4,038,104	869,298	1,391,132	617	96,028	3,144,254	825,396	1,797,560	776,126
2002	1,044	457,495	4,527,368	1,174,064	1,399,644	7,772	699,377	3,457,197	890,121	1,875,864	639,737
2003	1,264	489,562	6,294,836	1,328,024	2,080,232	2,111	427,215	4,266,588	768,784	2,118,422	828,858
2004	2,223	530,248	6,074,872	1,290,536	1,651,427	2,787	397,117	3,206,075	748,612	1,797,127	885,665
TOTAL	5,348	1,635,923	25,895,020	5,995,738	8,517,899	13,287	1,619,737	17,782,173	3,987,971	9,614,454	3,854,542
O.D.	121	26,477	491,143	25,356	23,438	96	10,806	148,287	6,021	25,252	2,136

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	47,628,418	28,196,129	3,856,678			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	2,043,408	-739,981	43,284			
TOTAL LOSSES	49,671,826	27,456,148	3,899,962			
EXPECTED LOSSES	49,514,116	25,558,752	3,626,710			
CREDIBILITY	.39	.98	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.602	1.438	.204	4.244		
INDICATED (POST-TEST)	2.180	1.205	.171	3.556		
PRES. ON RATE LEVEL	2.306	1.190	.169	3.665		
DERIVED BY FORMULA	2.257	1.205	.171	3.633		
UNDERLYING PRES. RATE	2.594	1.339	.190	4.123		
PROPOSED	2.257	1.205	.171	3.633		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.927
IND. RATES				3.93	MINIMUM PREMIUM	
MAN. RATES	4.49	4.24	4.39	+ 3.93	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	57,332	1,689,076	2,946			5	4	42	51	
2001	56,236	2,211,155	3,931			3	1	53	57	
2002	67,787	698,346	1,030				2	34	36	
2003	69,991	1,283,059	1,833			2	2	25	29	
2004	79,779	842,491	1,056				5	26	31	
TOTAL	331,125	6,724,127	2,031			10	14	180	204	
O.D.		126								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			507,288	106,796	248,042			190,705	109,120	265,663	261,462
2001			430,647	47,085	666,304			343,260	41,452	522,588	159,819
2002				104,134	172,975				35,145	231,343	154,749
2003			241,762	170,976	247,455			54,990	27,842	330,758	209,276
2004				135,787	162,061				78,878	281,523	184,242
TOTAL			1,179,697	564,778	1,496,837			588,955	292,437	1,631,875	969,548
O.D.											126

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			622,950	119,825	248,538			464,939	153,095	377,244	276,627
2001	108	22,938	566,879	58,980	645,813	168	25,765	833,626	69,171	711,190	172,924
2002	11	6,749	95,823	94,916	169,534	18	4,300	75,606	49,429	285,192	162,022
2003	124	48,584	625,851	146,621	230,649	133	27,559	309,661	55,428	360,487	220,577
2004	177	39,355	463,142	110,120	140,497	276	39,820	335,870	85,210	254,486	191,980
TOTAL	420	117,626	2,374,645	530,462	1,435,031	595	97,444	2,019,702	412,333	1,988,599	1,024,130
O.D.											131

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,610,432	4,366,425	1,024,261	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	234,621	-120,715	13,677	
TOTAL LOSSES	4,845,053	4,245,710	1,037,938	
EXPECTED LOSSES	5,619,191	4,543,036	1,096,023	
CREDIBILITY	.12	.31	.47	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.463	1.282	.313	3.058
INDICATED (POST-TEST)	1.226	1.074	.262	2.562
PRES. ON RATE LEVEL	1.509	1.220	.294	3.023
DERIVED BY FORMULA	1.475	1.175	.279	2.929
UNDERLYING PRES. RATE	1.697	1.372	.331	3.400
PROPOSED	1.475	1.175	.279	2.929

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.166
IND. RATES				3.17	MINIMUM PREMIUM	
MAN. RATES	3.81	3.60	3.62	+ 3.17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	659,114	22,612,215	3.430			659,114	1	4	45	50	461	561
2001	673,588	23,383,772	3.471			673,588	2		53	63	500	618
2002	670,669	21,451,946	3.198			670,669	1		42	57	445	545
2003	703,897	15,465,487	2.197			703,897			26	66	354	446
2004	749,438	12,257,983	1.635			749,438	1		9	41	357	408
TOTAL	3,456,706	95,171,403	2.753			3,456,706	5	4	175	277	2117	2578
O.D.		269,000	.007						1		5	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	51	1,238,218	6,772,272	1,591,827	3,419,922		504,906	3,108,311	1,124,766	3,188,485	1,663,457
2001	189,293		8,187,147	2,284,678	3,800,876	3,000		2,291,155	1,295,693	3,551,186	1,780,744
2002	294,928		6,863,250	2,015,375	3,014,993	52,400		2,073,303	1,676,054	3,634,853	1,826,790
2003			3,624,279	2,001,982	2,455,862			1,215,021	1,645,432	2,883,878	1,639,033
2004	1,000		1,256,920	1,114,739	2,558,520			1,550,947	830,098	3,300,637	1,645,122
TOTAL	485,272	1,238,218	26,703,868	9,008,601	15,250,173	55,400	504,906	10,238,737	6,572,043	16,559,039	8,555,146
O.D.			127,323		50,313			23,021		45,071	23,272

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	66	2,024,854	8,097,197	1,786,032	3,426,752		511,115	6,944,134	1,578,048	4,527,661	1,759,938
2001	250,552	408,424	10,387,681	2,303,572	3,732,878	8,791	175,995	5,829,476	1,728,139	4,828,869	1,926,765
2002	385,730	608,979	9,994,246	1,936,578	3,046,485	154,836	433,376	6,742,772	2,088,920	4,573,928	1,912,649
2003	1,572	610,005	7,854,806	1,697,944	2,332,011	2,513	518,329	5,549,069	1,607,969	3,268,966	1,727,541
2004	3,785	585,657	6,643,062	1,231,870	2,162,908	4,480	638,060	5,032,075	1,015,242	3,012,852	1,714,217
TOTAL	641,705	4,237,919	42,976,992	8,955,996	14,701,034	170,620	2,276,875	30,097,526	8,018,318	20,212,276	9,041,110
O.D.	37	9,730	162,899	3,921	49,951	39	4,143	63,437	3,076	56,716	24,533

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	80,641,922	52,001,288	9,065,643			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	3,895,602	-1,422,172	102,334			
TOTAL LOSSES	84,537,524	50,579,116	9,167,977			
EXPECTED LOSSES	94,022,404	48,635,854	8,607,199			
CREDIBILITY	.58	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.446	1.463	.265	4.174		
INDICATED (POST-TEST)	2.050	1.226	.222	3.498		
PRES. ON RATE LEVEL	2.418	1.251	.221	3.890		
DERIVED BY FORMULA	2.205	1.226	.222	3.653		
UNDERLYING PRES. RATE	2.720	1.407	.249	4.376		
PROPOSED	2.205	1.226	.222	3.653		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.948
IND. RATES				3.95	MINIMUM PREMIUM	
MAN. RATES	5.26	4.75	4.66	+ 3.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	326,891	5,393,843	1.650			326,891			10	23	146	179
2001	340,524	4,143,096	1.216			340,524			7	17	159	183
2002	334,834	5,786,824	1.728			334,834			14	9	155	178
2003	358,568	7,403,682	2.064			358,568			17	39	154	210
2004	372,728	4,115,026	1.104			372,728				31	169	200
TOTAL	1,733,545	26,842,471	1.548			1,733,545			48	119	783	950
O.D.		4,864										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,667,301	620,693	661,992			710,150	361,219	855,326	517,162
2001			948,790	443,851	760,706			282,407	293,365	844,326	569,651
2002			2,128,591	278,516	717,783			1,150,023	131,219	815,270	565,422
2003			2,268,034	1,043,183	1,076,302			751,409	614,206	1,091,328	559,220
2004				577,370	1,125,474				397,968	1,405,067	609,147
TOTAL			7,012,716	2,963,613	4,342,257			2,893,989	1,797,977	5,011,317	2,820,602
O.D.											4,864

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,047,446	696,418	663,310			1,731,346	506,790	1,214,565	547,157
2001	245	51,334	1,282,346	443,711	743,827	147	23,797	819,962	387,713	1,151,662	616,362
2002	601	170,731	2,831,312	300,544	725,066	1,533	174,676	2,644,568	228,919	1,026,800	591,997
2003	909	349,575	4,496,202	880,906	1,048,525	1,403	284,694	2,868,317	630,308	1,249,509	589,418
2004	1,116	216,855	2,552,748	562,883	941,428	1,383	199,372	1,682,819	427,628	1,270,562	634,731
TOTAL	2,871	788,495	13,210,054	2,884,462	4,122,156	4,466	682,539	9,747,012	2,181,358	5,913,098	2,979,665
O.D.											5,124

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,435,437	15,101,074	2,984,789			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,036,904	-398,850	33,333			
TOTAL LOSSES	25,472,341	14,702,224	3,018,122			
EXPECTED LOSSES	25,032,390	13,677,670	2,808,342			
CREDIBILITY	.36	.92	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.469	.848	.174	2.491		
INDICATED (POST-TEST)	1.231	.711	.146	2.088		
PRES. ON RATE LEVEL	1.284	.701	.144	2.129		
DERIVED BY FORMULA	1.265	.710	.146	2.121		
UNDERLYING PRES. RATE	1.444	.789	.162	2.395		
PROPOSED	1.265	.710	.146	2.121		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.292
IND. RATES				2.29	MINIMUM PREMIUM	
MAN. RATES	2.64	2.43	2.55	+ 2.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	275,001	6,438,909	2.341			275,001			17	17	170	204
2001	286,480	7,660,470	2.673			286,480	1	1	16	19	129	166
2002	288,558	5,585,054	1.935			288,558			10	13	154	177
2003	302,589	5,610,138	1.854			302,589			11	16	125	152
2004	309,343	5,736,702	1.854			309,343		1	4	23	147	175
TOTAL	1,461,971	31,031,273	2.123			1,461,971	1	2	58	88	725	874
O.D.		62,872	.004								3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,231,031	365,617	1,142,444			759,076	412,541	930,378	597,822
2001	548,978	405,501	2,205,553	699,012	1,010,523		44,264	763,463	377,147	990,031	615,998
2002			1,518,423	488,285	1,018,053			356,755	434,190	1,172,465	596,883
2003			1,734,483	550,160	705,667			532,850	383,868	1,100,335	602,775
2004		155,027	571,905	648,816	972,090		250,000	441,238	600,737	1,507,633	589,256
TOTAL	548,978	560,528	8,261,395	2,751,890	4,848,777		294,264	2,853,382	2,208,483	5,700,842	3,002,734
O.D.					40,426					15,945	6,501

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,739,707	410,223	1,144,723			1,850,628	578,796	1,321,130	632,496
2001	721,505	700,628	2,882,896	702,223	994,250	1,543	156,654	2,017,309	505,737	1,354,763	666,510
2002	475	142,873	2,323,322	479,931	1,013,070	714	86,940	1,377,306	544,177	1,464,089	624,937
2003	634	242,698	3,107,779	497,424	685,725	1,024	208,030	2,131,199	436,464	1,233,915	635,325
2004	1,225	423,502	3,116,162	601,561	848,508	6,444	844,905	2,849,212	600,081	1,409,304	614,005
TOTAL	723,839	1,509,701	14,169,866	2,691,362	4,686,276	9,725	1,296,529	10,225,654	2,665,255	6,783,201	3,173,273
O.D.	1	720	9,753	1,709	39,023		115	2,123	451	20,877	6,855

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	27,948,026	16,888,154	3,180,128			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,147,178	-463,312	37,804			
TOTAL LOSSES	29,095,204	16,424,842	3,217,932			
EXPECTED LOSSES	27,835,928	15,774,667	3,201,716			
CREDIBILITY	.33	.82	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.990	1.123	.220	3.333		
INDICATED (POST-TEST)	1.668	.941	.184	2.793		
PRES. ON RATE LEVEL	1.693	.959	.195	2.847		
DERIVED BY FORMULA	1.685	.944	.184	2.813		
UNDERLYING PRES. RATE	1.904	1.079	.219	3.202		
PROPOSED	1.685	.944	.184	2.813		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.040
IND. RATES				3.04	MINIMUM PREMIUM	
MAN. RATES	3.67	3.47	3.41	+ 3.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	680,421	6,425,830	.944		1	15	5	125	146
2001	879,216	6,612,656	.752			11	10	167	188
2002	933,776	5,646,711	.604			13	16	123	154
2003	923,511	5,389,986	.583	2		2	24	111	138
2004	1,043,794	4,978,049	.476	1		3	18	169	190
TOTAL	4,460,718	29,053,232	.651	3	1	44	73	695	816
O.D.		257,548	.005			1		4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		412,356	2,214,756	215,415	1,058,383		215,151	806,168	33,285	938,578	531,738
2001			1,661,726	490,776	1,314,572			939,659	169,432	1,323,258	713,233
2002	333,587		1,556,002	475,120	833,564	1,805		469,903	255,061	1,095,513	626,156
2003	588,498		217,516	925,562	905,896	58,813		162,955	531,610	1,284,767	714,369
2004			339,586	531,227	953,646			108,346	493,312	1,715,485	836,447
TOTAL	922,085	412,356	5,989,586	2,638,100	5,066,061	60,618	215,151	2,487,031	1,482,700	6,357,601	3,421,943
O.D.			127,284		23,992			24,372		73,910	7,990

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		483,770	2,719,721	241,695	1,060,494		242,696	1,965,437	46,698	1,332,780	562,579
2001	395	80,656	2,021,944	501,706	1,281,806	342	53,628	1,756,728	251,943	1,800,896	771,718
2002	434,408	141,510	2,313,836	461,134	835,593	6,025	97,490	1,515,523	351,725	1,364,337	655,585
2003	655,643	136,833	1,796,602	712,140	845,489	71,792	133,271	1,560,163	536,547	1,429,767	752,945
2004	1,045	229,167	2,617,855	519,513	814,682	1,957	276,584	2,274,625	537,766	1,559,016	871,578
TOTAL	1,091,491	1,071,936	11,469,958	2,436,188	4,838,064	80,116	803,669	9,072,476	1,724,679	7,486,796	3,614,405
O.D.	38	9,934	164,537	3,976	23,084	41	5,159	78,254	5,343	89,643	8,331

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,847,609	16,607,773	3,622,736	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,209,391	-412,013	42,919	
TOTAL LOSSES	25,057,000	16,195,760	3,665,655	
EXPECTED LOSSES	28,727,023	15,969,370	3,479,359	
CREDIBILITY	.68	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.562	.363	.082	1.007
INDICATED (POST-TEST)	.471	.304	.069	.844
PRES. ON RATE LEVEL	.573	.318	.069	.960
DERIVED BY FORMULA	.504	.304	.069	.877
UNDERLYING PRES. RATE	.644	.358	.078	1.080
PROPOSED	.504	.304	.069	.877

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	TOTAL
IND. RATES				.95	MINIMUM PREMIUM	
MAN. RATES	1.41	1.22	1.15	+ .95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	1,672,545	33,024,567	1.974			1,672,545		1	67	100	697	865
2001	1,714,952	24,596,697	1.434			1,714,952		1	36	106	667	810
2002	2,115,866	33,710,627	1.593			2,115,866	1		57	124	818	1000
2003	2,508,163	32,623,729	1.300			2,508,163			40	132	874	1046
2004	2,414,860	26,585,692	1.100			2,414,860	3		10	85	872	970
TOTAL	10,426,386	150,541,312	1.444			10,426,386	4	2	210	547	3928	4691
O.D.		427,784	.004						1	2	6	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		433,795	9,699,207	3,010,373	4,568,102		1,260,000	4,817,339	1,887,848	4,445,940	2,901,963
2001		202,471	4,722,914	3,529,814	4,023,816		30,000	2,294,051	1,908,685	4,456,686	3,428,260
2002	274,622		7,863,516	4,712,105	4,486,537	140,796		3,007,234	2,536,774	6,049,850	4,639,193
2003			5,736,709	4,884,797	5,622,522			1,829,713	2,927,045	7,156,028	4,466,915
2004	268,400		1,443,587	2,785,224	5,322,645	38,500		294,811	1,836,556	9,860,840	4,735,129
TOTAL	543,022	636,266	29,465,933	18,922,313	24,023,622	179,296	1,290,000	12,243,148	11,096,908	31,969,344	20,171,460
O.D.			148,950	11,000	87,381			99,277	21,622	28,604	30,950

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		191,538	11,446,993	3,377,633	4,577,238		534,928	10,697,179	2,648,648	6,313,240	3,070,277
2001	1,468	672,641	6,614,064	3,476,379	3,930,230	2,221	272,613	6,180,728	2,507,402	5,909,793	3,709,377
2002	342,544	790,533	12,789,302	4,272,439	4,553,518	391,608	610,907	9,556,208	3,173,322	7,588,120	4,857,235
2003	3,034	1,200,504	15,527,411	4,004,882	5,298,379	4,613	968,790	10,636,886	3,028,336	7,902,539	4,708,128
2004	285,782	1,186,343	13,626,398	2,749,583	4,421,499	59,172	1,191,570	9,891,422	2,306,643	7,666,867	4,934,004
TOTAL	632,828	4,041,559	60,004,168	17,880,916	22,780,864	457,614	3,578,808	46,962,423	13,664,351	35,380,559	21,279,021
O.D.	47	10,574	226,709	14,432	81,660	64	10,314	273,903	20,714	35,393	32,805

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	116,199,011	89,858,889	21,311,826	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,771,660	-2,053,892	245,382	
TOTAL LOSSES	120,970,671	87,804,997	21,557,208	
EXPECTED LOSSES	115,315,830	79,449,061	19,705,869	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.160	.842	.207	2.209
INDICATED (POST-TEST)	.972	.706	.173	1.851
PRES. ON RATE LEVEL	.983	.678	.168	1.829
DERIVED BY FORMULA	.972	.706	.173	1.851
UNDERLYING PRES. RATE	1.106	.762	.189	2.057
PROPOSED	.972	.706	.173	1.851

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.000
IND. RATES				2.00	MINIMUM PREMIUM	
MAN. RATES	2.16	2.10	2.19	+ 2.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	14,211	579,940	4.080			1	3	20	24
2001	15,830	126,274	.797				2	3	5
2002	16,404	686,333	4.183			2		13	15
2003	15,572	462,841	2.972				3	7	10
2004	16,887	368,134	2.179				2	14	16
TOTAL	78,904	2,223,522	2.818			3	10	57	70
O.D.		1,375	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			104,042	170,952	52,621			23,150	89,191	89,458	50,526
2001				54,797	22,176				21,294	9,525	18,482
2002			298,478		111,941			101,592		133,161	41,161
2003				153,989	110,106				105,658	62,292	30,796
2004				67,446	83,712				22,217	122,517	72,242
TOTAL			402,520	447,184	380,556			124,742	238,360	416,953	213,207
O.D.											1,375

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			127,764	191,807	52,726			56,440	125,135	127,032	53,457
2001		641	12,334	52,791	22,012		95	6,200	26,639	13,329	19,998
2002	85	23,228	386,962	10,108	111,449	155	17,766	269,681	11,245	165,423	43,096
2003	44	17,238	229,355	113,220	104,470	56	11,801	146,715	86,752	74,955	32,459
2004	90	19,912	234,337	55,388	72,321	106	15,110	127,445	30,362	109,307	75,276
TOTAL	219	61,019	990,752	423,314	362,978	317	44,772	606,481	280,133	490,046	224,286
O.D.											1,450

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,703,560	1,556,471	225,736	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	95,321	-50,286	2,707	
TOTAL LOSSES	1,798,881	1,506,185	228,443	
EXPECTED LOSSES	2,309,519	1,737,466	228,822	
CREDIBILITY	.05	.12	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.280	1.909	.290	4.479
INDICATED (POST-TEST)	1.911	1.600	.243	3.754
PRES. ON RATE LEVEL	2.601	1.958	.258	4.817
DERIVED BY FORMULA	2.567	1.915	.255	4.737
UNDERLYING PRES. RATE	2.927	2.202	.290	5.419
PROPOSED	2.567	1.915	.255	4.737

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.120
IND. RATES				5.12	MINIMUM PREMIUM	
MAN. RATES	6.36	5.78	5.77	+ 5.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	176,334	2,066,235	1.171			7	8	27	42	
2001	163,000	1,033,595	.634			1	6	25	32	
2002	184,587	1,317,638	.713			3	7	31	41	
2003	180,982	1,845,626	1.019		1	3	7	38	49	
2004	181,634	485,115	.267				1	19	20	
TOTAL	886,537	6,748,209	.761		1	14	29	140	184	
O.D.		64								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			967,191	229,126	142,891			305,958	135,684	208,193	77,192
2001			130,052	227,464	93,098			31,713	259,429	123,412	168,427
2002			405,154	210,211	171,125			83,591	140,375	228,187	78,995
2003		132,599	514,464	347,544	144,144		60,604	138,773	146,416	228,231	132,851
2004			77,220	107,601					54,000	179,469	66,825
TOTAL		132,599	2,016,861	1,091,565	658,859		60,604	560,035	735,904	967,492	524,290
O.D.											64

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,187,710	257,080	143,176			745,927	190,363	295,634	81,669
2001	34	8,552	205,933	220,027	92,995	15	3,616	152,682	325,403	172,636	182,238
2002	127	38,818	632,625	190,246	175,927	178	21,103	335,454	167,037	287,690	82,708
2003	332	275,691	1,107,262	265,111	157,340	1,375	236,913	592,850	145,495	262,336	140,025
2004	115	24,129	284,022	65,959	92,066	182	26,017	219,837	56,382	162,669	69,632
TOTAL	608	347,190	3,417,552	998,423	661,504	1,750	287,649	2,046,750	884,680	1,180,965	556,272
O.D.											69

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,101,499	3,725,572	556,341	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	216,627	-100,625	6,929	
TOTAL LOSSES	6,318,126	3,624,947	563,270	
EXPECTED LOSSES	5,354,682	3,289,052	593,980	
CREDIBILITY	.23	.59	.91	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.713	.409	.064	1.186
INDICATED (POST-TEST)	.597	.343	.054	.994
PRES. ON RATE LEVEL	.537	.330	.059	.926
DERIVED BY FORMULA	.551	.338	.054	.943
UNDERLYING PRES. RATE	.604	.371	.067	1.042
PROPOSED	.551	.338	.054	.943

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.019
IND. RATES				1.02	MINIMUM PREMIUM	
MAN. RATES	1.17	1.07	1.11	+ 1.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	109,369	3,742,341	3.421			109,369			10	10	73	93
2001	86,659	4,037,837	4.659			86,659	1		12	5	60	78
2002	96,243	9,630,616	10.006			96,243			25	117	187	329
2003	102,449	2,058,991	2.009			102,449			3	12	63	78
2004	95,752	2,488,943	2.599			95,752			3	14	77	94
TOTAL	490,472	21,958,728	4.477			490,472	1		53	158	460	672
O.D.		13,738	.002								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,499,196	252,548	507,872			661,970	95,411	481,826	243,518
2001	113,794		1,957,275	92,202	548,578	3,625		571,793	42,627	428,275	279,668
2002			4,358,643	1,350,174	499,144			1,155,699	1,098,539	704,497	463,920
2003			518,266	327,503	293,610			152,438	161,022	327,605	278,547
2004			386,322	474,414	464,479			99,019	173,714	650,950	240,045
TOTAL	113,794		8,719,702	2,496,841	2,313,683	3,625		2,640,919	1,571,313	2,593,153	1,505,698
O.D.					8,554					4,213	971

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,841,013	283,360	508,886			1,613,884	133,861	684,190	257,642
2001	149,864	92,588	2,395,764	110,574	539,970	9,567	44,705	1,423,714	73,978	585,482	302,601
2002	1,267	358,442	5,956,627	1,223,133	573,859	1,889	221,367	3,424,204	1,274,661	935,116	485,724
2003	231	89,020	1,149,892	265,259	286,073	308	64,597	672,564	165,346	370,615	293,589
2004	642	170,134	1,912,713	384,701	425,518	835	119,372	953,759	202,765	593,613	250,127
TOTAL	152,004	710,184	13,256,009	2,267,027	2,334,306	12,599	450,041	8,088,125	1,850,611	3,169,016	1,589,683
O.D.					8,571					5,982	1,047

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,668,962	9,635,513	1,590,730	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	751,945	-298,180	17,397	
TOTAL LOSSES	23,420,907	9,337,333	1,608,127	
EXPECTED LOSSES	18,799,791	9,157,113	1,520,463	
CREDIBILITY	.16	.40	.61	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.775	1.904	.328	7.007
INDICATED (POST-TEST)	4.001	1.596	.275	5.872
PRES. ON RATE LEVEL	3.407	1.660	.276	5.343
DERIVED BY FORMULA	3.502	1.634	.275	5.411
UNDERLYING PRES. RATE	3.833	1.867	.310	6.010
PROPOSED	3.502	1.634	.275	5.411

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.849
IND. RATES				5.85	MINIMUM PREMIUM	
MAN. RATES	6.09	6.09	6.40	+ 5.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	235,843	7,227,218	3.064			235,843		2	10	14	120	146
2001	285,342	6,521,089	2.285			285,342			14	21	154	189
2002	254,048	6,910,509	2.720			254,048	1		15	15	132	163
2003	271,893	6,751,587	2.483			271,893			7	20	133	160
2004	292,925	5,470,533	1.867			292,925	1		2	20	154	177
TOTAL	1,340,051	32,880,936	2.454			1,340,051	2	2	48	90	693	835
O.D.		85,096	.006							1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		1,191,928	1,363,674	260,927	1,079,611		653,274	719,220	468,342	982,914	507,328
2001			1,753,044	545,680	887,258			883,921	1,081,739	845,030	524,417
2002	68,512		2,081,557	617,501	1,179,126			764,948	286,770	1,392,672	519,423
2003			850,192	834,885	1,252,352			376,380	408,003	2,396,040	633,735
2004	153,866		189,413	698,943	1,174,658	25,471		294,041	1,101,726	1,287,928	544,487
TOTAL	222,378	1,191,928	6,237,880	2,957,936	5,573,005	25,471	653,274	3,038,510	3,346,580	6,904,584	2,729,390
O.D.				21,732	2,720				29,800	12,656	18,188

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		980,297	1,674,593	292,760	1,081,767		472,635	1,753,457	657,085	1,395,743	536,753
2001	453	89,069	2,259,908	542,408	870,861	447	71,334	2,361,000	905,525	1,165,641	567,419
2002	89,767	189,998	3,103,241	604,689	1,178,905	1,301	149,047	2,297,074	414,347	1,736,317	543,836
2003	525	206,832	2,672,325	706,209	1,137,567	946	194,831	2,159,827	508,435	2,025,916	667,957
2004	162,360	256,988	2,981,648	631,815	995,427	39,186	313,694	2,496,503	569,880	1,214,224	567,355
TOTAL	253,105	1,723,184	12,691,715	2,777,881	5,264,527	41,880	1,201,541	11,067,861	3,055,272	7,537,841	2,883,320
O.D.	1	374	6,105	21,121	2,611	2	408	10,689	37,650	16,291	19,212

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,996,865	18,713,194	2,902,532	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	890,099	-453,170	34,516	
TOTAL LOSSES	27,886,964	18,260,024	2,937,048	
EXPECTED LOSSES	21,172,805	16,080,612	2,894,511	
CREDIBILITY	.31	.78	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.081	1.363	.219	3.663
INDICATED (POST-TEST)	1.744	1.142	.184	3.070
PRES. ON RATE LEVEL	1.405	1.067	.191	2.663
DERIVED BY FORMULA	1.510	1.126	.184	2.820
UNDERLYING PRES. RATE	1.580	1.200	.216	2.996
PROPOSED	1.510	1.126	.184	2.820

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.048
IND. RATES				3.05	MINIMUM PREMIUM	
MAN. RATES	3.21	3.07	3.19	+ 3.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	65,018	1,056,820	1.625			65,018			1	2	27	30
2001	64,106	712,655	1.111			64,106			2	2	22	26
2002	64,954	930,746	1.432			64,954			2		34	36
2003	66,791	536,432	.803			66,791				1	31	32
2004	70,120	822,077	1.172			70,120				1	28	29
TOTAL	330,989	4,058,730	1.226			330,989			5	6	142	153
O.D.		1,547									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			133,106	47,804	270,421			64,208	216,053	225,001	100,227
2001			277,383	70,809	109,166			37,659	45,271	94,759	77,608
2002			275,299		163,212			172,520		247,592	72,123
2003				61,381	114,040				44,980	231,884	84,147
2004				90,939	260,141				20,748	343,458	106,791
TOTAL			685,788	270,933	916,980			274,387	327,052	1,142,694	440,896
O.D.					468					1,030	49

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			163,454	53,636	270,964			156,539	303,122	319,503	106,040
2001	72	13,834	353,274	71,431	107,495	18	3,177	109,616	58,976	129,546	83,972
2002	76	22,561	372,556	12,070	160,511	261	30,459	462,968	20,163	307,237	75,513
2003	20	10,459	136,296	51,972	102,701	48	11,843	159,630	55,295	253,163	88,691
2004	247	43,600	512,896	106,639	213,618	239	34,781	293,029	62,081	301,442	111,276
TOTAL	415	90,454	1,538,476	295,748	855,289	566	80,260	1,181,782	499,637	1,310,891	465,492
O.D.		26	299	44	407		31	488	92	1,110	52

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,892,797	2,963,218	465,544	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	100,782	-90,837	5,728	
TOTAL LOSSES	2,993,579	2,872,381	471,272	
EXPECTED LOSSES	2,449,318	3,031,860	486,553	
CREDIBILITY	.12	.31	.47	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.904	.868	.142	1.914
INDICATED (POST-TEST)	.758	.727	.119	1.604
PRES. ON RATE LEVEL	.658	.814	.131	1.603
DERIVED BY FORMULA	.670	.787	.125	1.582
UNDERLYING PRES. RATE	.740	.916	.147	1.803
PROPOSED	.679	.797	.127	1.603

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.732
IND. RATES				1.73	MINIMUM PREMIUM	
MAN. RATES	1.86	1.85	1.92	+ 1.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	597,663	5,665,548	.947		1	3	11	39	54
2001	569,371	738,788	.129			2	3	16	21
2002	519,571	1,645,495	.316			4	3	20	27
2003	550,000	1,196,628	.217			1	3	34	38
2004	553,837	1,874,578	.338			3	6	18	27
TOTAL	2,790,442	11,121,037	.399		1	13	26	127	167
O.D.		9,095							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		614,832	520,248	257,823	215,216		3,176,685	203,366	218,582	272,666	186,130
2001			287,690	33,019	48,525			70,325	32,460	92,939	173,830
2002			720,674	164,753	97,544			220,213	69,398	155,074	217,839
2003			132,961	146,041	231,055			60,415	59,788	321,325	245,043
2004			721,680	172,502	186,496			148,298	137,728	322,093	185,781
TOTAL		614,832	2,383,253	774,138	778,836		3,176,685	702,617	517,956	1,164,097	1,008,623
O.D.											9,095

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		121,729	638,865	289,279	215,647		604,737	495,806	306,671	387,185	196,926
2001	75	13,622	352,788	34,341	48,579	39	5,652	185,089	43,721	127,088	188,084
2002	210	58,184	969,484	154,184	107,706	347	39,179	595,736	92,942	197,843	228,077
2003	84	35,525	458,619	124,512	212,420	150	31,587	352,714	79,569	352,878	258,275
2004	380	130,385	1,366,963	176,906	190,945	686	97,604	743,069	139,657	306,177	193,584
TOTAL	749	359,445	3,786,719	779,222	775,297	1,222	778,759	2,372,414	662,560	1,371,171	1,064,946
O.D.											9,621

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	7,299,308	3,588,250	1,074,567		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	285,456	-87,312	11,801		
TOTAL LOSSES	7,584,764	3,500,938	1,086,368		
EXPECTED LOSSES	6,976,107	2,734,634	1,032,463		
CREDIBILITY	.50	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.272	.125	.039	.436	
INDICATED (POST-TEST)	.228	.105	.033	.366	
PRES. ON RATE LEVEL	.222	.087	.033	.342	
DERIVED BY FORMULA	.225	.105	.033	.363	
UNDERLYING PRES. RATE	.250	.098	.037	.385	
PROPOSED	.225	.105	.033	.363	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				.39	MINIMUM PREMIUM
MAN. RATES	.43	.40	.41	+ .39	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	68,787	3,435,704	4.994	1	2	4	7	122	136	
2001	32,676	1,321,239	4.043			4	3	33	40	
2002	46,479	2,575,110	5.540			6	12	55	73	
2003	28,381	1,461,744	5.150	1		3	3	9	16	
2004	25,404	1,001,166	3.940				12	24	36	
TOTAL	201,727	9,794,963	4.856	2	2	17	37	243	301	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	108,857	169,290	694,390	273,949	622,791		507,597	107,699	81,988	551,094	318,049
2001			479,357	167,392	115,062			331,924	63,902	101,865	61,737
2002			780,904	385,529	238,510			172,473	383,463	348,167	266,064
2003	652,860		346,631	141,754	49,134	3,347		130,287	41,202	35,604	60,925
2004			406,320	227,658					222,372	110,656	34,160
TOTAL	761,717	169,290	2,301,282	1,374,944	1,253,155	3,347	507,597	742,383	792,927	1,147,386	740,935

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	141,841	371,154	852,711	307,371	624,035		906,599	262,570	115,029	782,555	336,496
2001	123	23,942	612,063	165,286	115,209	171	25,964	825,798	88,551	141,928	66,799
2002	246	72,385	1,185,950	346,104	250,610	396	45,199	720,799	440,160	447,292	278,569
2003	722,564	46,173	595,146	111,630	58,836	4,219	38,256	352,189	45,376	46,292	64,215
2004	328	88,507	1,041,777	273,672	217,574	353	50,456	427,817	139,656	122,889	35,595
TOTAL	865,102	602,161	4,287,647	1,204,063	1,266,264	5,139	1,066,474	2,589,173	828,772	1,540,956	781,674

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,415,696	4,840,055	781,674	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	529,705	-384,310	9,952	
TOTAL LOSSES	9,945,401	4,455,745	791,626	
EXPECTED LOSSES	14,802,728	8,405,964	1,038,894	
CREDIBILITY	.09	.22	.34	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.930	2.209	.392	7.531
INDICATED (POST-TEST)	4.131	1.851	.328	6.310
PRES. ON RATE LEVEL	6.524	3.704	.458	10.686
DERIVED BY FORMULA	6.309	3.296	.414	10.019
UNDERLYING PRES. RATE	7.338	4.167	.515	12.020
PROPOSED	6.309	3.296	.414	10.019

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	10.830
IND. RATES				10.83	MINIMUM PREMIUM	
MAN. RATES	14.43	13.10	12.80	+ 10.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	2,899	67,878	2,341			2,899				1	4	5
2001	3,575	101,410	2,836			3,575				1	1	2
2002	4,190	300,086	7,161			4,190				2	3	5
2003	3,136	174,615	5,568			3,136			1		3	4
2004	3,936	149,033	3,786			3,936				1	4	5
TOTAL	17,736	793,022	4,471			17,736			1	5	15	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				33,516	2,037				3,929	7,030	21,366
2001				28,980	3,220				21,701	10,000	37,509
2002				155,039	6,649				72,381	8,196	57,821
2003			100,000		2,869			40,000		5,687	26,059
2004				19,540	46,638				25,000	42,496	15,359
TOTAL			100,000	237,075	61,413			40,000	123,011	73,409	158,114

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				37,605	2,041				5,512	9,982	22,605
2001		292	5,727	27,777	3,426		98	6,340	27,157	13,982	40,585
2002	13	5,227	77,233	129,847	10,968	18	2,644	46,160	78,748	13,212	60,539
2003	26	9,662	122,249	3,883	4,843	53	10,406	91,612	3,741	7,622	27,466
2004	47	8,305	97,826	20,911	38,599	58	8,391	70,939	20,125	39,977	16,004
TOTAL	86	23,486	303,035	220,023	59,877	129	21,539	215,051	135,283	84,775	167,199

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	563,326	499,958	167,199	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	17,223	-10,536	1,946	
TOTAL LOSSES	580,549	489,422	169,145	
EXPECTED LOSSES	417,859	377,245	162,639	
CREDIBILITY	.02	.04	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.273	2.759	.954	6.986
INDICATED (POST-TEST)	2.743	2.312	.799	5.854
PRES. ON RATE LEVEL	2.095	1.891	.815	4.801
DERIVED BY FORMULA	2.108	1.908	.814	4.830
UNDERLYING PRES. RATE	2.356	2.127	.917	5.400
PROPOSED	2.108	1.908	.814	4.830

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				5.22	MINIMUM PREMIUM
MAN. RATES	5.90	5.54	5.75	+ 5.22	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	83,920	2,224,169	2.650	1		1	3	116	121
2001	85,771	3,392,357	3.955			5	5	85	95
2002	87,984	2,450,288	2.784			3	3	87	93
2003	90,724	2,519,902	2.777			3	4	64	71
2004	90,539	1,480,770	1.635				2	65	67
TOTAL	438,938	12,067,486	2.749	1		12	17	417	447
O.D.		207,692	.047			1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	56,734		131,472	148,517	539,549			28,067	57,349	759,911	502,570
2001			599,726	188,521	833,550			413,108	123,489	699,526	534,437
2002			343,418	109,672	538,234			220,569	41,510	709,726	487,159
2003			358,435	91,656	815,812			102,411	31,444	596,518	523,626
2004			148,288	148,288	379,401				64,090	500,560	388,431
TOTAL	56,734		1,433,051	686,654	3,106,546			764,155	317,882	3,266,241	2,436,223
O.D.			118,884		34,004			10,149		40,234	4,421

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	73,924		161,448	166,635	540,630			68,427	80,460	1,079,074	531,719
2001	156	33,478	826,281	198,320	809,703	211	33,084	1,081,183	176,587	953,187	578,261
2002	110	38,190	605,434	121,981	525,510	380	45,619	709,261	90,072	876,687	510,055
2003	209	82,837	1,048,001	153,439	723,673	234	48,812	544,829	85,802	648,838	551,902
2004	360	65,958	776,432	164,156	313,012	401	56,850	479,388	109,246	443,360	404,745
TOTAL	74,759	220,463	3,417,596	804,531	2,912,528	1,226	184,365	2,883,088	542,167	4,001,146	2,576,682
O.D.	32	5,607	143,910	1,215	34,231	5	882	25,366	381	56,597	4,692

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,957,299	8,352,796	2,581,374			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	426,107	-264,400	30,397			
TOTAL LOSSES	7,383,406	8,088,396	2,611,771			
EXPECTED LOSSES	10,411,608	8,835,822	2,598,512			
CREDIBILITY	.15	.37	.57			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.682	1.843	.595	4.120		
INDICATED (POST-TEST)	1.410	1.544	.499	3.453		
PRES. ON RATE LEVEL	2.109	1.790	.526	4.425		
DERIVED BY FORMULA	2.004	1.699	.511	4.214		
UNDERLYING PRES. RATE	2.372	2.013	.592	4.977		
PROPOSED	2.004	1.699	.511	4.214		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.555
IND. RATES				4.56	MINIMUM PREMIUM	
MAN. RATES	5.98	5.35	5.30	+ 4.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	503,995	8,241,091	1.635			12	15	277	304
2001	553,951	8,418,625	1.519	2		11	13	275	301
2002	541,905	8,992,718	1.659			11	26	301	338
2003	586,248	11,041,358	1.883			10	32	377	419
2004	623,448	8,666,451	1.390			4	28	301	333
TOTAL	2,809,547	45,360,243	1.615	2		48	114	1531	1695
O.D.		20,798					1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,384,521	494,136	2,111,646			908,567	373,569	1,888,277	1,080,375
2001	94,588		1,716,463	329,190	1,408,583	551,063		786,997	125,120	1,731,182	1,675,439
2002			1,434,479	1,087,766	1,516,833			622,768	567,646	2,241,673	1,521,553
2003			1,356,502	1,112,172	2,338,927			710,364	816,635	2,790,150	1,916,608
2004			477,429	1,061,007	2,054,914			205,008	523,761	2,396,150	1,948,182
TOTAL	94,588		6,369,394	4,084,271	9,430,903	551,063		3,233,704	2,406,731	11,047,432	8,142,157
O.D.				1,500	6,398				1,500	5,103	6,297

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,645,519	554,420	2,115,865			1,700,832	524,117	2,681,357	1,143,037
2001	123,446	85,054	2,142,805	349,515	1,371,391	726,381	52,343	1,729,168	204,872	2,352,277	1,812,825
2002	501	166,186	2,644,721	1,002,234	1,509,690	1,218	147,679	2,333,577	753,577	2,786,508	1,593,066
2003	799	332,723	4,277,286	1,017,053	2,130,030	1,667	349,155	3,805,651	934,440	3,093,274	2,020,105
2004	2,169	451,720	5,205,529	1,058,810	1,737,891	2,613	371,716	3,024,896	665,190	2,161,205	2,030,006
TOTAL	126,915	1,035,683	15,915,860	3,982,032	8,864,867	731,879	920,893	12,594,124	3,082,196	13,074,621	8,599,039
O.D.		118	1,629	1,013	6,464		142	1,939	1,228	7,111	6,623

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,329,182	29,019,532	8,605,662			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,242,486	-704,650	96,001			
TOTAL LOSSES	32,571,668	28,314,882	8,701,663			
EXPECTED LOSSES	29,753,102	25,061,159	7,979,113			
CREDIBILITY	.50	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.159	1.008	.310	2.477		
INDICATED (POST-TEST)	.971	.845	.260	2.076		
PRES. ON RATE LEVEL	.941	.793	.253	1.987		
DERIVED BY FORMULA	.956	.845	.260	2.061		
UNDERLYING PRES. RATE	1.059	.892	.284	2.235		
PROPOSED	.956	.845	.260	2.061		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.227
IND. RATES				2.23	MINIMUM PREMIUM	
MAN. RATES	2.44	2.26	2.38	+ 2.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	278,858	6,716,630	2.408			16	11	157	184
2001	324,655	7,240,088	2.230	1		15	23	168	207
2002	309,913	8,934,576	2.882		1	20	26	202	249
2003	336,867	6,808,756	2.021			9	24	224	257
2004	370,995	4,662,213	1.256			1	14	189	204
TOTAL	1,621,288	34,362,263	2.119	1	1	61	98	940	1101
O.D.		23,391	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,230,717	422,086	1,236,610			745,328	618,451	1,111,915	351,523
2001	3,000		2,254,928	1,053,710	1,034,358			938,223	513,720	902,391	539,758
2002		163,227	2,871,779	1,140,600	1,165,947		60,077	986,221	655,626	1,159,902	731,197
2003			1,280,476	972,293	1,371,682			577,622	495,989	1,481,839	628,855
2004			166,509	502,067	1,399,310			87,393	294,683	1,589,103	623,148
TOTAL	3,000	163,227	8,804,409	4,090,756	6,207,907		60,077	3,334,787	2,578,469	6,245,150	2,874,481
O.D.					3,534					16,594	3,263

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,739,320	473,580	1,239,079			1,817,110	867,685	1,578,915	371,911
2001	4,523	117,830	2,975,133	1,040,492	1,020,921	483	75,375	2,465,354	676,617	1,240,045	584,018
2002	1,061	520,348	4,339,219	1,055,846	1,191,799	3,975	382,452	2,999,327	813,657	1,472,090	765,563
2003	676	265,336	3,422,749	826,932	1,278,460	1,158	242,422	2,535,660	560,302	1,654,960	662,813
2004	1,373	255,461	2,967,946	590,270	1,156,633	1,563	222,751	1,831,179	406,754	1,423,937	649,320
TOTAL	7,633	1,158,975	16,444,367	3,987,120	5,886,892	7,179	923,000	11,648,630	3,325,015	7,369,947	3,033,625
O.D.		30	431	76	3,476		184	3,297	693	20,833	3,438

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	30,193,726	20,594,052	3,037,063			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,508,654	-572,389	36,911			
TOTAL LOSSES	31,702,380	20,021,663	3,073,974			
EXPECTED LOSSES	35,781,827	21,028,105	3,031,808			
CREDIBILITY	.35	.88	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.955	1.235	.190	3.380		
INDICATED (POST-TEST)	1.638	1.035	.159	2.832		
PRES. ON RATE LEVEL	1.962	1.153	.166	3.281		
DERIVED BY FORMULA	1.849	1.049	.159	3.057		
UNDERLYING PRES. RATE	2.207	1.297	.187	3.691		
PROPOSED	1.849	1.049	.159	3.057		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.304
IND. RATES				3.30	MINIMUM PREMIUM	
MAN. RATES	4.28	4.01	3.93	+ 3.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	118,416	5,012,491	4.232			12	13	161	186
2001	119,790	5,487,548	4.580			11	13	138	162
2002	152,549	5,035,756	3.301			6	14	149	170
2003	175,377	6,018,630	3.431	1	1	5	22	201	229
2004	212,655	4,584,441	2.155			1	12	173	186
TOTAL	778,787	26,138,866	3.356	1	1	35	74	822	933
O.D.		52,130	.006					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,447,246	558,085	892,335			501,068	424,303	874,109	315,345
2001			1,428,163	663,725	1,125,174			822,919	375,676	801,417	270,474
2002		192,344	978,002	587,890	986,294		355,000	399,170	219,710	888,385	428,961
2003	174,174		708,199	1,056,790	1,268,676	4,000		442,435	609,663	1,392,155	362,538
2004			181,861	456,637	1,353,513			15,486	211,475	1,982,040	383,429
TOTAL	174,174	192,344	4,743,471	3,323,127	5,625,992	4,000	355,000	2,181,078	1,840,827	5,938,106	1,760,747
O.D.					43,080					9,050	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,777,217	626,171	894,116			1,221,603	595,298	1,241,238	333,635
2001	371	76,566	1,913,193	663,283	1,100,354	407	62,990	2,055,060	499,851	1,099,287	292,653
2002	432	248,846	1,736,375	553,446	978,873	7,067	602,414	1,311,506	303,681	1,108,264	449,122
2003	212,008	212,005	2,754,956	852,515	1,180,122	6,317	215,366	2,318,843	628,715	1,561,709	382,115
2004	1,318	245,005	2,841,407	556,150	1,116,880	1,535	222,138	1,862,779	410,761	1,751,505	399,533
TOTAL	214,129	782,422	11,023,148	3,251,565	5,270,345	15,326	1,102,908	8,769,791	2,438,306	6,762,003	1,857,058
O.D.		231	4,025	720	41,594		10	664	186	12,256	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,912,654	17,776,975	1,857,058			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,078,663	-381,148	24,422			
TOTAL LOSSES	22,991,317	17,395,827	1,881,480			
EXPECTED LOSSES	25,131,456	16,611,526	1,845,724			
CREDIBILITY	.21	.54	.83			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.952	2.234	.242	5.428		
INDICATED (POST-TEST)	2.474	1.872	.203	4.549		
PRES. ON RATE LEVEL	2.869	1.896	.211	4.976		
DERIVED BY FORMULA	2.786	1.883	.204	4.873		
UNDERLYING PRES. RATE	3.227	2.133	.237	5.597		
PROPOSED	2.786	1.883	.204	4.873		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.267
IND. RATES				5.27	MINIMUM PREMIUM	
MAN. RATES	6.54	5.99	5.96	+ 5.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	298,556	4,855,667	1.626			298,556			9	15	154	178
2001	323,027	4,587,033	1.420			323,027			8	9	150	167
2002	331,185	5,303,815	1.601			331,185			11	16	166	193
2003	335,853	4,055,846	1.207			335,853			5	13	148	166
2004	337,879	4,403,637	1.303			337,879	1		4	14	147	166
TOTAL	1,626,500	23,205,998	1.427			1,626,500	1		37	67	765	870
O.D.		53,362	.003								2	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,319,794	477,214	757,564			535,517	314,358	786,595	664,625
2001			1,385,166	399,084	667,289			412,709	326,713	728,756	667,316
2002			1,320,496	642,031	732,000			518,250	507,498	981,071	602,469
2003			860,521	411,574	642,464			314,164	353,072	818,678	655,373
2004	6,844		456,441	398,871	718,759	55,100		133,351	1,013,288	1,047,322	573,661
TOTAL	6,844		5,342,418	2,328,774	3,518,076	55,100		1,913,991	2,514,929	4,362,422	3,163,444
O.D.					14,644					32,171	6,547

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,620,709	535,435	759,078			1,305,591	441,045	1,116,965	703,173
2001	349	68,128	1,730,322	401,960	655,016	203	32,471	1,090,961	429,166	996,722	722,036
2002	427	128,374	2,086,341	592,013	739,816	956	112,375	1,756,500	621,530	1,236,036	630,785
2003	363	145,810	1,871,912	367,539	602,470	670	139,894	1,477,526	369,898	919,985	690,763
2004	7,986	194,410	2,181,766	398,508	620,963	81,619	231,166	1,881,162	465,821	984,091	597,755
TOTAL	9,125	536,722	9,491,050	2,295,455	3,377,343	83,448	515,906	7,511,740	2,327,460	5,253,799	3,344,512
O.D.		208	2,591	395	14,141	1	250	3,552	672	43,114	6,896

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,154,593	13,312,379	3,351,408			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	718,241	-373,605	39,720			
TOTAL LOSSES	18,872,834	12,938,774	3,391,128			
EXPECTED LOSSES	17,501,141	12,719,230	3,383,119			
CREDIBILITY	.35	.89	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.160	.795	.208	2.163		
INDICATED (POST-TEST)	.972	.666	.174	1.812		
PRES. ON RATE LEVEL	.957	.695	.185	1.837		
DERIVED BY FORMULA	.962	.669	.174	1.805		
UNDERLYING PRES. RATE	1.076	.782	.208	2.066		
PROPOSED	.966	.672	.174	1.812		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.958
IND. RATES				1.96	MINIMUM PREMIUM	
MAN. RATES	2.36	2.14	2.20	+ 1.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	185,041	2,783,754	1.504			185,041			3	14	130	147
2001	208,294	5,759,679	2.765			208,294			13	13	126	152
2002	198,211	4,254,250	2.146			198,211	1		7	13	139	160
2003	199,977	3,105,510	1.552			199,977			5	8	103	116
2004	203,582	2,641,343	1.297			203,582			2	9	110	121
TOTAL	995,105	18,544,536	1.864			995,105		1	30	57	608	696
O.D.		1,663									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			375,785	258,458	623,113			291,287	159,849	634,827	440,435
2001			1,717,334	502,317	1,026,764			1,070,651	261,483	722,582	458,548
2002		19,576	796,787	322,744	927,616		39,993	544,925	151,199	901,376	550,034
2003			614,501	277,129	800,620			251,934	108,076	645,823	407,427
2004			216,400	440,420	579,983			63,500	261,681	666,230	413,129
TOTAL		19,576	3,720,807	1,801,068	3,958,096		39,993	2,222,297	942,288	3,570,838	2,269,573
O.D.					37					138	1,488

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			461,464	289,989	624,352			710,158	224,268	901,457	465,980
2001	441	87,246	2,208,064	509,127	1,004,909	542	82,703	2,654,574	362,032	992,346	496,149
2002	265	111,879	1,295,771	324,681	911,545	2,112	195,292	1,091,769	224,279	1,119,048	575,886
2003	301	120,381	1,538,048	284,621	726,833	461	95,744	985,598	161,170	713,244	429,428
2004	663	158,570	1,816,042	381,284	506,873	881	126,393	1,032,997	249,995	615,176	430,480
TOTAL	1,670	478,076	7,319,389	1,789,702	3,774,512	3,996	500,132	6,475,096	1,221,744	4,341,271	2,397,923
O.D.			4	1	35			10	3	187	1,575

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,778,373	11,127,455	2,399,498			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	448,174	-336,671	28,936			
TOTAL LOSSES	15,226,547	10,790,784	2,428,434			
EXPECTED LOSSES	10,876,497	11,304,394	2,487,764			
CREDIBILITY	.25	.64	.98			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.530	1.084	.244	2.858		
INDICATED (POST-TEST)	1.282	.908	.204	2.394		
PRES. ON RATE LEVEL	.972	1.010	.222	2.204		
DERIVED BY FORMULA	1.050	.945	.204	2.199		
UNDERLYING PRES. RATE	1.093	1.136	.250	2.479		
PROPOSED	1.052	.947	.205	2.204		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.382
IND. RATES				2.38	MINIMUM PREMIUM	
MAN. RATES	2.70	2.55	2.64	+ 2.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	171,310	4,976,179	2.904			13	9	147	169
2001	233,579	4,398,528	1.883			10	14	155	179
2002	267,371	4,622,693	1.728			14	15	128	157
2003	233,868	2,212,473	.946			5	13	58	76
2004	221,152	2,866,190	1.296			2	15	113	130
TOTAL	1,127,280	19,076,063	1.692			44	66	601	711
O.D.		6,061						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,058,003	289,159	656,112			1,039,100	135,382	612,314	186,109
2001			1,314,446	587,946	752,568			499,365	357,021	558,716	328,466
2002			1,849,331	516,038	638,148			588,958	229,188	538,614	262,416
2003			569,207	504,560	305,361			138,652	284,595	211,742	198,356
2004			361,613	522,007	757,357			126,550	245,517	686,859	166,287
TOTAL			6,152,600	2,419,710	3,109,546			2,392,625	1,251,703	2,608,245	1,141,634
O.D.					2,662					786	2,613

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,505,527	324,435	657,422			2,418,437	189,942	869,492	196,903
2001	340	69,218	1,743,331	583,883	739,292	257	40,510	1,339,521	465,557	767,910	355,400
2002	552	159,860	2,634,393	491,299	652,385	934	107,887	1,648,869	301,805	682,892	274,750
2003	276	107,839	1,401,492	386,077	307,411	340	68,614	724,189	248,807	254,444	209,067
2004	891	207,907	2,363,202	473,118	659,923	1,023	143,688	1,145,010	250,820	635,181	173,271
TOTAL	2,059	544,824	10,647,945	2,258,812	3,016,433	2,554	360,699	7,276,026	1,456,931	3,209,919	1,209,391
O.D.		12	192	34	2,638			42	10	1,080	2,772

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,834,353	9,945,857	1,212,163			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	915,586	-286,184	15,170			
TOTAL LOSSES	19,749,939	9,659,673	1,227,333			
EXPECTED LOSSES	22,669,601	10,111,702	1,307,645			
CREDIBILITY	.27	.69	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.752	.857	.109	2.718		
INDICATED (POST-TEST)	1.468	.718	.091	2.277		
PRES. ON RATE LEVEL	1.788	.797	.103	2.688		
DERIVED BY FORMULA	1.702	.742	.091	2.535		
UNDERLYING PRES. RATE	2.011	.897	.116	3.024		
PROPOSED	1.702	.742	.091	2.535		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.740
IND. RATES				2.74	MINIMUM PREMIUM	
MAN. RATES	4.00	3.45	3.22	+ 2.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	102,096	2,731,044	2.674			4	15	123	142	
2001	74,284	2,320,028	3.123			4	5	82	91	
2002	94,658	1,362,591	1.439			2	9	37	48	
2003	113,124	3,421,844	3.024	1		4	16	126	147	
2004	89,318	3,292,116	3.685		1		23	93	117	
TOTAL	473,480	13,127,623	2.773	1	1	14	68	461	545	
O.D.		25,870	.005					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			502,798	646,429	375,499			162,141	239,182	495,246	309,749
2001			544,831	125,219	613,948			172,691	61,900	333,166	468,273
2002			216,600	360,983	170,967			65,990	198,559	241,242	108,250
2003	3,000		528,080	559,544	650,720			217,543	335,631	629,417	497,909
2004		382,455	658,694		322,301		750,000		499,256	313,364	366,046
TOTAL	3,000	382,455	1,792,309	2,350,869	2,133,435		750,000	618,365	1,334,528	2,012,435	1,750,227
O.D.					5,745					14,061	6,064

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			617,435	725,293	376,246			395,300	335,573	703,250	327,714
2001	142	29,193	728,641	133,714	596,729	87	13,902	457,616	87,416	453,854	506,671
2002	90	30,455	479,996	313,063	177,866	170	20,533	332,750	229,833	305,856	113,338
2003	3,952	125,669	1,629,610	454,855	610,157	502	107,326	1,153,827	331,753	711,163	524,796
2004	544	268,160	1,655,425	434,791	316,238	4,948	630,352	1,054,433	327,500	333,688	381,420
TOTAL	4,728	453,477	5,111,107	2,061,716	2,077,236	5,707	772,113	3,393,926	1,312,075	2,507,811	1,853,939
O.D.	4	643	7,567	1,229	4,541	9	1,241	10,560	2,044	12,328	6,319

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,761,082	7,978,980	1,860,258			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	497,967	-239,811	17,729			
TOTAL LOSSES	10,259,049	7,739,169	1,877,987			
EXPECTED LOSSES	12,670,325	7,485,719	1,543,545			
CREDIBILITY	.15	.39	.60			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.167	1.635	.397	4.199		
INDICATED (POST-TEST)	1.816	1.370	.333	3.519		
PRES. ON RATE LEVEL	2.379	1.406	.289	4.074		
DERIVED BY FORMULA	2.295	1.392	.315	4.002		
UNDERLYING PRES. RATE	2.676	1.581	.326	4.583		
PROPOSED	2.295	1.392	.315	4.002		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.326
IND. RATES				4.33	MINIMUM PREMIUM	
MAN. RATES	6.02	5.10	4.88	+ 4.33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	204,991	2,570,782	1.254			5	3	68	76	
2001	192,975	3,880,644	2.010			13	6	45	64	
2002	189,674	2,487,171	1.311			7	3	44	54	
2003	168,046	3,080,370	1.833	1		4	8	53	66	
2004	186,621	2,011,467	1.077				1	54	55	
TOTAL	942,307	14,030,434	1.489	1		29	21	264	315	
O.D.		56,006	.005					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			630,321	151,512	614,858			305,782	48,725	499,094	320,490
2001			2,136,267	274,511	145,963			555,091	145,305	267,680	355,827
2002			956,385	108,177	385,615			287,768	25,107	446,489	277,630
2003	709,936		498,107	341,444	440,936	3,000		237,064	105,952	361,346	382,585
2004				23,990	569,527				16,350	747,824	653,776
TOTAL	709,936		4,221,080	899,634	2,156,899	3,000		1,385,705	341,439	2,322,433	1,990,308
O.D.					23,115					27,865	5,026

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			774,034	169,996	616,087			745,496	68,362	708,719	339,078
2001	550	99,227	2,578,302	279,300	153,986	276	43,192	1,382,782	197,698	369,888	385,005
2002	281	78,507	1,299,595	124,018	386,221	455	52,138	795,416	62,475	554,653	290,679
2003	723,389	95,704	1,234,241	288,168	414,621	3,716	82,307	815,550	132,891	406,037	403,245
2004	479	68,410	805,136	136,832	451,259	494	70,578	593,557	119,157	652,898	681,235
TOTAL	724,699	341,848	6,691,308	998,314	2,022,174	4,941	248,215	4,332,801	580,583	2,692,195	2,099,242
O.D.	1	232	2,702	439	22,728	2	207	1,753	338	38,301	5,349

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,348,709	6,355,072	2,104,591	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	450,825	-197,096	18,390	
TOTAL LOSSES	12,799,534	6,157,976	2,122,981	
EXPECTED LOSSES	11,090,953	6,049,611	1,620,768	
CREDIBILITY	.24	.62	.94	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.358	.653	.225	2.236
INDICATED (POST-TEST)	1.138	.547	.189	1.874
PRES. ON RATE LEVEL	1.046	.571	.153	1.770
DERIVED BY FORMULA	1.068	.556	.187	1.811
UNDERLYING PRES. RATE	1.177	.642	.172	1.991
PROPOSED	1.068	.556	.187	1.811

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.957
IND. RATES				1.96	MINIMUM PREMIUM	
MAN. RATES	2.31	2.18	2.12	+ 1.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	26,718	30,478	.114						3	3
2001	8,428	4,257	.050							
2002	69,349	1,379,388	1.989			2	7	45		54
2003	30,066	30,895	.102					2		2
2004	29,115	145,569	.499					1	5	6
TOTAL	163,676	1,590,587	.972			2	8	55		65

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					7,521					20,320	2,637
2001											4,257
2002			243,930	359,152	146,592			164,000	182,023	113,880	169,811
2003					3,839					22,525	4,531
2004				48,600	40,972				12,000	37,493	6,504
TOTAL			243,930	407,752	198,924			164,000	194,023	194,218	187,740

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					7,536					28,855	2,790
2001											4,606
2002	95	31,867	505,509	310,866	154,686	295	33,713	522,959	210,197	151,054	177,792
2003		196	2,452	374	3,341	4	751	10,661	2,016	24,270	4,776
2004	51	12,145	142,986	35,715	36,856	36	5,570	47,034	12,175	34,072	6,777
TOTAL	146	44,208	650,947	346,955	202,419	335	40,034	580,654	224,388	238,251	196,741

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,316,324	1,012,013	196,741	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	25,921	-23,383	1,654	
TOTAL LOSSES	1,342,245	988,630	198,395	
EXPECTED LOSSES	780,736	734,905	144,035	
CREDIBILITY	.08	.19	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.820	.604	.121	1.545
INDICATED (POST-TEST)	.687	.506	.101	1.294
PRES. ON RATE LEVEL	.424	.399	.078	.901
DERIVED BY FORMULA	.445	.419	.085	.949
UNDERLYING PRES. RATE	.477	.449	.088	1.014
PROPOSED	.445	.419	.085	.949

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				1.03	MINIMUM PREMIUM
MAN. RATES	.93	.98	1.08	+ 1.03	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	9,753,139	39,433,960	.404			99	100	811	1010
2001	10,072,091	39,961,864	.396	1		94	97	761	953
2002	10,296,428	52,318,770	.508	9	3	97	111	808	1028
2003	10,520,789	41,843,282	.397	2	2	54	118	659	835
2004	11,246,974	28,294,850	.251	4	2	27	91	596	720
TOTAL	51,889,421	201,852,726	.389	16	7	371	517	3635	4546
O.D.		245,206					2	16	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			15,988,982	2,568,410	5,267,131			5,133,489	1,986,718	5,089,963	3,399,267
2001	75,000		16,634,830	2,232,248	4,918,423			5,155,617	1,474,980	5,864,873	3,605,893
2002	2,196,060	1,108,536	16,251,973	3,138,774	5,864,414	58,962	4,737,019	5,520,263	2,495,122	7,329,339	3,618,308
2003	3,426,386	701,803	8,715,420	3,248,856	4,999,726	39,504	5,685,899	3,113,015	2,676,440	5,896,735	3,339,498
2004	1,739,501	387,572	4,523,629	2,654,439	4,894,027	8,750	149,302	1,121,553	1,958,948	7,225,227	3,631,902
TOTAL	7,436,947	2,197,911	62,114,834	13,842,727	25,943,721	107,216	10,572,220	20,043,937	10,592,208	31,406,137	17,594,868
O.D.				50,486	66,485				1,870	66,151	60,214

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			19,361,296	2,881,758	5,277,649			11,959,398	2,787,364	7,227,748	3,596,424
2001	102,697	792,651	20,412,641	2,328,458	4,851,345	2,524	388,466	12,602,903	2,056,779	8,011,878	3,901,576
2002	2,861,786	1,976,102	22,555,681	3,165,130	5,938,820	200,450	2,772,166	16,060,787	3,324,187	9,213,678	3,788,368
2003	1,697,234	1,384,862	16,939,607	2,960,463	4,736,169	43,769	2,027,952	12,549,823	2,834,680	6,666,681	3,519,831
2004	1,827,734	2,008,941	16,508,298	2,788,505	4,274,343	25,307	1,725,998	10,553,656	2,242,962	6,413,309	3,784,442
TOTAL	6,489,451	6,162,556	95,777,523	14,124,314	25,078,326	272,050	6,914,582	63,726,567	13,245,972	37,533,294	18,590,641
O.D.	6	869	10,794	57,527	65,086	8	1,092	10,843	4,525	86,052	63,445

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	179,366,341	90,195,096	18,654,086		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	7,875,535	-2,447,608	209,856		
TOTAL LOSSES	187,241,876	87,747,488	18,863,942		
EXPECTED LOSSES	190,434,176	84,060,861	17,642,403		
CREDIBILITY	1.00	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.361	.169	.036	.566	
INDICATED (POST-TEST)	.303	.142	.030	.475	
PRES. ON RATE LEVEL	.327	.144	.030	.501	
DERIVED BY FORMULA	.303	.142	.030	.475	
UNDERLYING PRES. RATE	.367	.162	.034	.563	
PROPOSED	.303	.142	.030	.475	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				.51	MINIMUM PREMIUM
MAN. RATES	.66	.61	.60	+ .51	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	590,401	4,329,512	.733			8	14		83	105
2001	610,231	3,622,812	.593			6	13		94	113
2002	537,359	7,777,784	1.447			11	7		48	66
2003	516,619	3,681,633	.712			7	12		74	93
2004	606,095	2,257,267	.372			1	12		72	85
TOTAL	2,860,705	21,669,008	.757			33	58		371	462
O.D.		121,545	.004						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,256,228	482,472	665,075			325,729	621,957	561,760	416,291
2001			1,083,891	435,739	549,009			265,379	391,248	544,092	353,454
2002			1,395,722	251,960	347,177			4,881,705	139,247	322,875	439,098
2003			1,179,021	395,495	373,927			521,721	298,847	485,642	426,980
2004			220,816	295,164	494,704			38,330	194,402	660,766	353,085
TOTAL			5,135,678	1,860,830	2,429,892			6,032,864	1,645,701	2,575,135	1,988,908
O.D.					5,570					106,651	9,324

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,542,648	541,333	666,404			794,127	872,606	797,704	440,436
2001	282	56,227	1,421,675	433,330	539,997	138	22,613	782,059	502,760	746,905	382,437
2002	349	98,752	1,635,232	246,247	356,325	1,018	113,618	1,717,389	197,296	416,048	459,736
2003	424	161,182	2,067,125	342,142	375,296	892	176,955	1,721,213	315,221	564,942	450,037
2004	554	127,029	1,443,328	282,863	426,187	745	106,320	876,388	209,212	600,797	367,915
TOTAL	1,609	443,190	8,110,008	1,845,915	2,364,209	2,793	419,506	5,891,176	2,097,095	3,126,396	2,100,561
O.D.		67	995	176	5,369	12	1,415	24,908	5,241	130,804	9,776

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,895,679	9,575,205	2,110,337			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	705,350	-249,137	21,625			
TOTAL LOSSES	15,601,029	9,326,068	2,131,962			
EXPECTED LOSSES	16,935,373	8,067,188	1,859,458			
CREDIBILITY	.51	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.545	.326	.075	.946		
INDICATED (POST-TEST)	.457	.273	.063	.793		
PRES. ON RATE LEVEL	.526	.251	.058	.835		
DERIVED BY FORMULA	.491	.273	.063	.827		
UNDERLYING PRES. RATE	.592	.282	.065	.939		
PROPOSED	.491	.273	.063	.827		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	.893
IND. RATES				.89	MINIMUM PREMIUM	
MAN. RATES	1.03	.96	1.00	+ .89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	35,560,639	84,444,323	.237	1	2	180	210	1903	2296	
2001	38,645,152	84,593,573	.218	5	1	182	233	1809	2230	
2002	38,455,515	105,676,465	.274	7	2	204	300	2220	2733	
2003	39,773,221	81,021,984	.203	2	2	133	309	1817	2263	
2004	41,654,269	48,407,259	.116	3		36	215	1358	1612	
TOTAL	194,088,796	404,143,604	.208	18	7	735	1267	9107	11134	
O.D.		2,999,292	.001			8	13	61	82	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	524,448	562,301	29,359,628	5,610,052	12,051,962		155,561	10,611,365	3,684,290	13,063,635	8,821,081
2001	1,275,862	112,500	27,329,846	7,658,396	10,981,397	5,840	85,000	11,525,976	4,629,876	12,637,275	8,351,605
2002	638,575	617,151	31,698,806	10,993,274	12,906,947	7,850	1,057,480	12,733,329	6,902,570	16,356,178	11,764,305
2003	30,144	947,395	19,487,644	9,852,964	10,879,898	3,274	351,154	7,844,786	7,422,198	14,125,691	10,076,836
2004	515,827		4,858,458	5,930,415	8,663,986	16,258		1,657,934	4,533,215	13,487,748	8,743,418
TOTAL	2,984,856	2,239,347	112,734,382	40,045,101	55,484,190	33,222	1,649,195	44,373,390	27,172,149	69,670,527	47,757,245
O.D.			1,251,785	344,114	382,159			66,346	307,842	259,251	387,795

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	683,356	593,854	34,776,436	6,294,475	12,076,044		178,086	23,361,042	5,169,059	18,550,377	9,332,704
2001	1,447,655	1,572,769	34,348,444	7,683,865	10,813,968	23,276	1,081,317	27,087,894	6,157,350	17,290,742	9,036,437
2002	840,461	3,220,641	46,180,184	10,299,783	13,134,614	50,516	2,929,776	34,122,426	8,765,101	20,591,593	12,317,227
2003	45,028	3,762,103	40,332,361	8,312,754	10,474,129	22,380	3,532,955	30,205,846	7,525,220	16,028,563	10,620,985
2004	550,405	2,450,668	27,721,545	5,428,240	7,570,061	41,228	2,506,206	20,285,090	4,661,652	12,326,885	9,110,642
TOTAL	3,566,905	11,600,035	183,358,970	38,019,117	54,068,816	137,400	10,228,340	135,062,298	32,278,382	84,788,160	50,417,995
O.D.	374	118,412	1,953,249	326,015	375,726	278	45,372	559,751	272,641	326,216	409,425

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	346,631,384	210,455,073	50,827,420			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	14,868,922	-5,723,655	529,670			
TOTAL LOSSES	361,500,306	204,731,418	51,357,090			
EXPECTED LOSSES	359,064,273	197,970,571	44,640,423			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.186	.105	.026	.317		
INDICATED (POST-TEST)	.156	.088	.022	.266		
PRES. ON RATE LEVEL	.165	.091	.020	.276		
DERIVED BY FORMULA	.156	.088	.022	.266		
UNDERLYING PRES. RATE	.185	.102	.023	.310		
PROPOSED	.156	.088	.022	.266		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	.287
IND. RATES				.29	MINIMUM PREMIUM	
MAN. RATES	.33	.32	.33	+ .29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	251,805	5,040,260	2.001			251,805			9	18	106	133
2001	310,789	5,777,695	1.859			310,789	1	1	11	17	171	201
2002	315,575	8,035,119	2.546			315,575			21	30	175	226
2003	324,454	4,609,247	1.420			324,454			5	17	136	158
2004	337,642	4,095,521	1.212			337,642				13	166	179
TOTAL	1,540,265	27,557,842	1.789			1,540,265	1	1	46	95	754	897
O.D.		161,831	.010							2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,295,848	741,811	626,218			540,570	780,307	758,058	297,448
2001	120,000	118,438	1,281,462	693,702	1,089,926	30,000	9,000	739,350	360,176	1,000,181	335,460
2002			2,653,155	1,217,524	971,829			1,090,237	663,107	1,100,946	338,321
2003			541,521	373,864	961,413			288,525	1,117,004	976,743	350,177
2004			486,047		1,047,385				833,898	1,362,678	365,513
TOTAL	120,000	118,438	5,771,986	3,512,948	4,696,771	30,000	9,000	2,658,682	3,754,492	5,198,606	1,686,919
O.D.				86,470					70,844		4,517

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,591,300	832,311	627,470			1,317,909	1,094,770	1,076,442	314,700
2001	157,988	307,921	1,769,616	691,181	1,066,180	77,465	86,227	1,953,311	483,879	1,367,833	362,968
2002	840	246,094	4,026,486	1,106,157	1,004,196	1,848	209,524	3,222,672	822,327	1,401,982	354,222
2003	296	127,220	1,628,781	346,538	869,207	822	171,093	1,886,123	652,544	1,115,475	369,087
2004	1,024	193,919	2,282,645	495,550	871,300	1,915	274,858	2,324,510	663,196	1,285,739	380,865
TOTAL	160,148	875,154	11,298,828	3,471,737	4,438,353	82,050	741,702	10,704,525	3,716,716	6,247,471	1,781,842
O.D.	16	6,512	89,251	57,551	4,845	32	6,535	78,610	54,429	5,262	4,783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,043,363	17,996,364	1,786,625			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	974,244	-467,603	20,744			
TOTAL LOSSES	25,017,607	17,528,761	1,807,369			
EXPECTED LOSSES	23,396,625	17,112,345	1,725,097			
CREDIBILITY	.34	.85	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.624	1.138	.117	2.879		
INDICATED (POST-TEST)	1.361	.954	.098	2.413		
PRES. ON RATE LEVEL	1.350	.988	.100	2.438		
DERIVED BY FORMULA	1.354	.959	.098	2.411		
UNDERLYING PRES. RATE	1.519	1.111	.112	2.742		
PROPOSED	1.355	.960	.098	2.413		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.608
IND. RATES				2.61	MINIMUM PREMIUM	
MAN. RATES	2.97	2.81	2.92	+ 2.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	1,318,092	9,766,016	.740			1,318,092	1	2	18	8	87	116
2001	1,413,105	5,685,242	.402			1,413,105	2		12	8	84	106
2002	1,554,018	6,079,103	.391			1,554,018			12	12	150	174
2003	1,528,638	4,698,815	.307			1,528,638			6	18	107	131
2004	1,607,383	7,335,652	.456			1,607,383	2		3	10	108	123
TOTAL	7,421,236	33,564,828	.452			7,421,236	5	2	51	56	536	650
O.D.		50,651								1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	551,530	732,475	2,955,280	265,835	361,995		2,200,951	1,192,861	403,533	529,060	572,496
2001	627,714		1,749,776	251,301	390,649	4,558		1,218,610	243,783	662,519	536,332
2002			2,029,805	247,143	1,019,304			783,800	174,199	1,163,891	660,961
2003			858,413	741,194	694,283			334,363	679,255	912,256	479,051
2004	977,834		750,929	348,811	1,081,876			2,127,481	263,049	1,198,584	587,088
TOTAL	2,157,078	732,475	8,344,203	1,854,284	3,548,107	4,558	2,200,951	5,657,115	1,763,819	4,466,310	2,835,928
O.D.				35,000	3,198				5,000	728	6,725

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	718,644	844,939	3,614,412	298,265	362,721		881,619	2,849,119	566,157	751,265	605,701
2001	824,329	80,168	2,067,941	258,188	387,864	11,978	49,518	1,610,234	329,642	907,170	580,311
2002	588	171,036	2,819,182	287,057	1,013,545	1,255	145,014	2,219,023	282,088	1,451,295	692,026
2003	435	173,090	2,242,724	591,898	666,002	875	178,293	1,928,714	630,532	1,045,786	504,920
2004	1,025,017	217,474	2,476,797	447,628	899,328	1,956	277,241	2,112,866	366,500	1,100,791	611,746
TOTAL	2,569,013	1,486,707	13,221,056	1,883,036	3,329,460	16,064	1,531,685	10,719,956	2,174,919	5,256,307	2,994,704
O.D.		128	1,599	39,515	2,875				7,015	1,034	7,112

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	29,546,208	12,694,161	3,001,816			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,377,114	-298,139	32,791			
TOTAL LOSSES	30,923,322	12,396,022	3,034,607			
EXPECTED LOSSES	33,469,774	10,463,943	2,745,858			
CREDIBILITY	.96	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.417	.167	.041	.625		
INDICATED (POST-TEST)	.349	.140	.034	.523		
PRES. ON RATE LEVEL	.401	.125	.033	.559		
DERIVED BY FORMULA	.351	.140	.034	.525		
UNDERLYING PRES. RATE	.451	.141	.037	.629		
PROPOSED	.351	.140	.034	.525		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	.567
IND. RATES				.57	MINIMUM PREMIUM	
MAN. RATES	.80	.70	.67	+ .57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	2,088,013	3,125,359	.149		1	6	7	52	66	
2001	2,224,732	3,501,919	.157	1		8	4	40	53	
2002	2,323,767	3,374,004	.145	1		7	4	46	58	
2003	2,480,716	2,061,276	.083			2	12	54	68	
2004	2,613,060	1,642,186	.062			2	5	48	55	
TOTAL	11,730,288	13,704,744	.117	2	1	25	32	240	300	
O.D.		25,512						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		686,954	895,214	109,456	432,144		20,000	134,793	99,533	360,664	386,601
2001	220,560		1,363,854	181,399	214,155	30,195		855,668	64,911	254,275	316,902
2002	660,789		1,009,519	143,384	497,006	33,601		185,919	54,595	375,598	413,593
2003			252,213	329,638	475,808			103,827	122,253	488,360	289,177
2004			234,280	113,416	439,639			63,175	169,458	336,059	286,159
TOTAL	881,349	686,954	3,755,080	877,293	2,058,752	63,796	20,000	1,343,382	510,750	1,814,956	1,692,432
O.D.					7,895					12,406	5,211

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		839,771	1,099,323	122,810	433,009		23,508	328,625	139,646	512,142	409,024
2001	289,822	60,725	1,571,040	185,717	214,825	77,631	55,595	1,759,989	101,111	351,444	342,888
2002	776,105	85,558	1,409,490	159,417	495,115	87,770	36,171	557,756	86,180	466,847	433,032
2003	176	73,199	948,260	274,852	438,561	252	53,988	597,597	146,004	539,117	304,793
2004	454	94,267	1,054,908	171,399	366,259	563	79,704	638,882	150,231	316,748	298,178
TOTAL	1,066,557	1,153,520	6,083,021	914,195	1,947,769	166,216	248,966	3,882,849	623,172	2,186,298	1,787,915
O.D.		44	738	132	7,623		14	910	256	16,800	5,473

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	12,602,835	5,696,245	1,793,388		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	589,808	-173,859	19,835		
TOTAL LOSSES	13,192,643	5,522,386	1,813,223		
EXPECTED LOSSES	14,193,649	6,217,053	1,642,239		
CREDIBILITY	1.00	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.112	.047	.015	.174	
INDICATED (POST-TEST)	.094	.039	.013	.146	
PRES. ON RATE LEVEL	.108	.047	.012	.167	
DERIVED BY FORMULA	.094	.039	.013	.146	
UNDERLYING PRES. RATE	.121	.053	.014	.188	
PROPOSED	.094	.039	.013	.146	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				.16	MINIMUM PREMIUM
MAN. RATES	.25	.23	.20	+ .16	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	4,977,407	16,858,714	.338		1	32	29	273	335
2001	5,180,155	14,818,195	.286	2	2	25	27	243	299
2002	5,472,682	15,749,905	.287	2		34	30	322	388
2003	5,747,846	11,819,858	.205			23	32	263	318
2004	6,068,170	12,761,450	.210			12	47	259	318
TOTAL	27,446,260	72,008,122	.262	4	3	126	165	1360	1658
O.D.		189,872						11	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		682	5,256,315	804,071	2,571,784		3,236	3,545,959	588,805	2,814,126	1,273,736
2001	792,873	776,493	4,176,606	956,909	2,064,991	3,000	293,970	1,438,717	697,107	1,938,357	1,679,172
2002	113,091		5,654,236	973,997	2,190,367	95,644		1,863,787	666,322	2,262,705	1,929,756
2003			3,080,083	654,368	2,368,823			1,128,808	750,857	2,115,507	1,721,412
2004			1,970,425	1,710,117	2,533,231			762,665	968,072	3,168,924	1,648,016
TOTAL	905,964	777,175	20,137,665	5,099,462	11,729,196	98,644	297,206	8,739,936	3,671,163	12,299,619	8,252,092
O.D.					149,567					16,018	24,287

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		1,878	6,070,800	902,168	2,576,930		8,569	6,340,237	826,093	3,996,062	1,347,613
2001	955,216	1,271,963	5,401,603	981,268	2,024,902	14,552	682,413	3,815,345	940,335	2,651,925	1,816,864
2002	148,739	465,550	7,689,662	1,006,697	2,205,755	278,693	327,209	5,018,355	912,998	2,840,329	2,020,455
2003	1,183	463,816	5,899,413	777,382	2,170,853	2,105	427,718	4,343,588	857,403	2,377,206	1,814,368
2004	3,129	775,046	8,663,617	1,602,248	2,219,122	4,774	674,140	5,272,394	1,065,675	2,807,759	1,717,233
TOTAL	1,108,267	2,978,253	33,725,095	5,269,763	11,197,562	300,124	2,120,049	24,789,919	4,602,504	14,673,281	8,716,533
O.D.	51	7,317	87,756	14,344	135,106	3	729	6,886	1,355	17,625	25,778

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	65,124,449	35,911,540	8,742,311		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	2,547,112	-870,674	99,065		
TOTAL LOSSES	67,671,561	35,040,866	8,841,376		
EXPECTED LOSSES	61,479,623	30,739,812	8,233,879		
CREDIBILITY	1.00	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.247	.128	.032	.407	
INDICATED (POST-TEST)	.207	.107	.027	.341	
PRES. ON RATE LEVEL	.198	.100	.027	.325	
DERIVED BY FORMULA	.207	.107	.027	.341	
UNDERLYING PRES. RATE	.224	.112	.030	.366	
PROPOSED	.207	.107	.027	.341	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				.37	MINIMUM PREMIUM
MAN. RATES	.45	.41	.39	+ .37	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	203,962	2,679,211	1.313		1	3	2	60	66
2001	279,847	3,218,319	1.150			8	4	62	74
2002	300,437	4,678,795	1.557	1		9	10	88	108
2003	290,277	2,892,424	.996			6	9	77	92
2004	307,617	2,692,152	.875			1	12	67	80
TOTAL	1,382,140	16,160,901	1.169	1	1	27	37	354	420
O.D.		2,480							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		348,730	427,352	120,132	370,098		589,645	100,740	145,685	404,246	172,583
2001			1,523,299	81,581	303,789			562,618	70,730	352,820	323,482
2002	325,580		1,485,822	451,788	460,412	67,970		384,719	366,800	585,859	549,845
2003			659,923	326,989	456,830			243,547	107,979	503,363	593,793
2004			140,489	551,569	504,449			62,396	334,039	670,314	428,896
TOTAL	325,580	348,730	4,236,885	1,532,059	2,095,578	67,970	589,645	1,354,020	1,025,233	2,516,602	2,068,599
O.D.											2,480

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		276,669	524,788	134,788	370,839		449,797	245,604	204,396	574,027	182,593
2001	395	71,491	1,854,894	93,400	301,454	289	44,056	1,403,275	107,130	483,793	350,008
2002	423,959	128,644	2,121,021	423,404	474,930	196,743	81,204	1,264,541	443,643	742,519	575,688
2003	283	110,856	1,424,341	285,947	431,445	435	88,869	899,435	147,678	559,453	625,858
2004	631	158,439	1,832,134	421,918	454,813	978	139,640	1,145,774	290,638	627,323	446,910
TOTAL	425,268	746,099	7,757,178	1,359,457	2,033,481	198,445	803,566	4,958,629	1,193,485	2,987,115	2,181,057
O.D.											2,611

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,889,185	7,573,538	2,183,668	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	515,390	-166,955	22,973	
TOTAL LOSSES	15,404,575	7,406,583	2,206,641	
EXPECTED LOSSES	12,370,153	6,371,666	1,893,531	
CREDIBILITY	.31	.79	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.115	.536	.160	1.811
INDICATED (POST-TEST)	.934	.449	.134	1.517
PRES. ON RATE LEVEL	.795	.410	.122	1.327
DERIVED BY FORMULA	.838	.441	.134	1.413
UNDERLYING PRES. RATE	.895	.461	.137	1.493
PROPOSED	.838	.441	.134	1.413

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.527
IND. RATES				1.53	MINIMUM PREMIUM	
MAN. RATES	1.69	1.55	1.59	+ 1.53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	177,105	2,338,708	1.320			177,105			3	9	71	83
2001	194,571	2,185,148	1.123			194,571			4	5	77	86
2002	214,860	2,419,625	1.126			214,860			4	6	73	83
2003	237,932	2,819,349	1.184			237,932			2	13	76	91
2004	251,823	1,952,440	.775			251,823				9	74	83
TOTAL	1,076,291	11,715,270	1.088			1,076,291			13	42	371	426
O.D.		5,846										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			480,500	159,143	307,387			260,269	78,808	580,586	472,015
2001			419,364	63,863	350,499			298,161	113,461	410,206	529,594
2002			613,774	258,065	259,096			203,870	135,122	347,766	601,932
2003			317,584	561,819	382,326			118,717	279,966	539,740	619,197
2004				135,763	308,361				442,532	412,106	653,678
TOTAL			1,831,222	1,178,653	1,607,669			881,017	1,049,889	2,290,404	2,876,416
O.D.											5,846

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			500,691	178,558	307,997			491,783	110,568	824,433	499,392
2001	107	21,491	543,353	69,768	341,100	155	23,868	779,668	155,723	560,233	573,021
2002	191	56,794	928,938	237,751	264,601	341	41,437	642,577	172,809	436,628	630,223
2003	236	92,082	1,206,832	422,619	371,721	351	73,988	830,003	272,974	606,736	652,634
2004	290	55,777	656,445	141,156	255,716	785	113,981	965,505	294,765	409,127	681,132
TOTAL	824	226,144	3,836,259	1,049,852	1,541,135	1,632	253,274	3,709,536	1,006,839	2,837,157	3,036,402
O.D.											6,140

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,027,669	6,434,983	3,042,542	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	349,969	-174,707	34,383	
TOTAL LOSSES	8,377,638	6,260,276	3,076,925	
EXPECTED LOSSES	8,362,782	6,651,479	2,776,831	
CREDIBILITY	.27	.67	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.778	.582	.286	1.646
INDICATED (POST-TEST)	.652	.488	.240	1.380
PRES. ON RATE LEVEL	.691	.550	.229	1.470
DERIVED BY FORMULA	.680	.508	.240	1.428
UNDERLYING PRES. RATE	.777	.618	.258	1.653
PROPOSED	.680	.508	.240	1.428

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.543
IND. RATES				1.54	MINIMUM PREMIUM	
MAN. RATES	2.02	1.83	1.76	+ 1.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	1,151,804	40,702,544	3.533			1,151,804	1	3	95	73	875	1047
2001	1,201,262	38,505,525	3.205			1,201,262	1	1	75	79	853	1009
2002	1,179,838	34,367,029	2.912			1,179,838	1		72	94	789	956
2003	1,178,508	31,103,619	2.639			1,178,508			48	106	711	865
2004	1,304,327	21,642,229	1.659			1,304,327			11	67	787	865
TOTAL	6,015,739	166,320,946	2.765			6,015,739	3	4	301	419	4015	4742
O.D.		513,533	.008							1	23	24

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	256,583	572,710	13,497,064	2,865,055	6,079,872	8,899	203,570	5,822,156	1,361,217	5,557,865	4,477,553
2001	2,412	873,301	11,118,785	3,248,657	6,126,561	24,748	258,407	4,461,159	1,525,284	5,789,725	5,076,486
2002	1,513		9,815,722	4,053,775	5,203,150	1,984		3,446,468	1,954,406	5,569,717	4,320,294
2003			6,468,337	4,602,341	5,415,693			2,294,613	2,394,910	5,729,011	4,198,714
2004			1,708,845	2,669,135	5,145,031			338,006	1,272,857	5,931,512	4,576,843
TOTAL	260,508	1,446,011	42,608,753	17,438,963	27,970,307	35,631	461,977	16,362,402	8,508,674	28,577,830	22,649,890
O.D.				57,500	209,331				32,820	145,575	68,307

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	334,328	1,389,230	16,427,802	3,214,589	6,092,000	23,057	485,993	13,890,175	1,909,789	7,892,186	4,737,251
2001	6,251	1,027,355	13,989,796	3,284,048	6,002,200	67,977	541,031	10,850,241	2,103,504	7,905,670	5,492,758
2002	5,061	926,483	15,096,500	3,789,280	5,249,200	11,574	685,028	10,589,547	2,549,004	6,987,590	4,523,348
2003	3,184	1,238,490	15,987,136	3,823,586	5,123,278	4,846	993,393	10,437,950	2,536,924	6,435,431	4,425,445
2004	5,521	1,191,861	13,628,951	2,687,249	4,372,175	6,074	866,440	7,125,213	1,615,398	5,336,377	4,769,070
TOTAL	354,345	5,773,419	75,130,185	16,798,752	26,838,853	113,528	3,571,885	52,893,126	10,714,619	34,557,254	23,947,872
O.D.	3	2,233	33,741	59,021	206,674	6	1,054	25,654	44,463	193,082	72,249

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	137,899,179	89,412,718	24,020,121	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,312,095	-2,512,438	276,597	
TOTAL LOSSES	143,211,274	86,900,280	24,296,718	
EXPECTED LOSSES	128,014,926	85,363,337	23,341,068	
CREDIBILITY	.84	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.381	1.445	.404	4.230
INDICATED (POST-TEST)	1.995	1.211	.339	3.545
PRES. ON RATE LEVEL	1.892	1.261	.345	3.498
DERIVED BY FORMULA	1.979	1.211	.339	3.529
UNDERLYING PRES. RATE	2.128	1.419	.388	3.935
PROPOSED	1.979	1.211	.339	3.529

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.814
IND. RATES				3.81	MINIMUM PREMIUM	
MAN. RATES	4.75	4.19	4.19	+ 3.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	4,073,086	36,769,871	.902	5	1	62	28	1237	1333	
2001	4,633,372	41,041,233	.885	1		79	42	1221	1343	
2002	4,337,594	32,842,336	.757			51	61	842	954	
2003	4,596,005	27,164,553	.591	1		34	55	844	934	
2004	3,657,455	16,948,627	.463			3	43	747	793	
TOTAL	21,297,512	154,766,620	.727	7	1	229	229	4891	5357	
O.D.		1,307,157	.006			2	1	49	52	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	18,168	152,898	10,255,549	1,069,764	7,118,199	87,381	114,146	4,647,802	546,775	7,538,657	5,220,532
2001	134,897		13,071,512	1,654,942	7,363,921	22,532		4,640,762	1,028,472	7,736,080	5,388,115
2002			7,979,343	1,229,512	6,006,617			6,104,886	942,814	5,818,634	4,760,530
2003	165,437		5,027,244	1,860,009	5,644,376	19,517		1,577,473	1,320,429	6,431,483	5,118,585
2004			467,167	1,392,003	4,163,766			150,199	788,239	5,758,905	4,228,348
TOTAL	318,502	152,898	36,800,815	7,206,230	30,296,879	129,430	114,146	17,121,122	4,626,729	33,283,759	24,716,110
O.D.			316,199	75,019	470,992			43,340	6,030	233,775	161,802

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	23,674	421,081	12,235,950	1,200,277	7,132,426	226,405	302,259	9,817,195	767,125	10,704,919	5,523,323
2001	180,391	637,235	16,255,591	1,792,755	7,189,007	59,933	352,568	11,501,755	1,530,779	10,533,253	5,829,940
2002	2,341	704,565	11,479,498	1,431,889	5,913,761	4,630	555,233	8,573,144	1,437,576	7,235,399	4,984,275
2003	203,129	907,765	11,583,476	1,969,191	5,135,201	29,249	737,919	8,015,373	1,717,319	7,086,244	5,394,989
2004	3,961	741,213	8,614,831	1,698,515	3,431,103	4,926	707,571	5,883,403	1,301,083	5,116,470	4,405,939
TOTAL	413,496	3,411,859	60,169,346	8,092,627	28,801,498	325,143	2,655,550	43,790,870	6,753,882	40,676,285	26,138,466
O.D.	83	17,529	426,147	80,154	464,704	36	5,380	137,001	14,827	308,291	170,652

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	111,352,440	85,192,268	26,309,118			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	4,634,926	-2,667,420	272,425			
TOTAL LOSSES	115,987,366	82,524,848	26,581,543			
EXPECTED LOSSES	115,858,465	83,486,247	24,705,115			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.545	.387	.125	1.057		
INDICATED (POST-TEST)	.457	.324	.105	.886		
PRES. ON RATE LEVEL	.484	.348	.103	.935		
DERIVED BY FORMULA	.457	.324	.105	.886		
UNDERLYING PRES. RATE	.544	.392	.116	1.052		
PROPOSED	.457	.324	.105	.886		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	.957
IND. RATES				.96	MINIMUM PREMIUM	
MAN. RATES	1.32	1.15	1.12	+ .96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,235,511	2,660,610	.215	1		4	2	12	19	
2001	1,280,628	753,722	.058			2	2	9	13	
2002	1,109,813	489,301	.044			1	3	8	12	
2003	1,068,266	336,240	.031				1	14	15	
2004	1,170,333	357,204	.030				1	11	12	
TOTAL	5,864,551	4,597,077	.078	1		7	9	54	71	
O.D.		16,520						2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	3,000		672,876	30,856	102,422			1,462,588	141,770	125,967	121,131
2001			299,380	137,534	70,150			79,945	96,201	16,028	54,484
2002			105,553	33,916	23,372			111,044	59,908	59,044	96,464
2003				54,500	49,310				22,383	94,664	115,383
2004				13,000	105,250				430	150,695	87,829
TOTAL	3,000		1,077,809	269,806	350,504			1,653,577	320,692	446,398	475,291
O.D.					5,536					9,866	1,118

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	3,909		716,155	34,620	102,625			1,243,338	198,904	178,874	128,157
2001	78	15,257	388,281	134,763	70,659	41	6,573	219,143	121,511	24,300	58,952
2002	31	9,006	149,128	31,172	24,810	181	20,367	311,147	72,889	77,370	100,998
2003	14	6,634	87,782	41,081	45,972	24	5,197	69,632	25,663	103,646	121,614
2004	92	13,954	164,341	30,012	84,199	95	13,690	115,180	22,427	131,227	91,518
TOTAL	4,124	44,851	1,505,687	271,648	328,265	341	45,827	1,958,440	441,394	515,417	501,239
O.D.	1	389	4,706	739	4,681	3	485	5,488	1,047	10,047	1,165

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,570,342	1,573,238	502,404			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	171,688	-46,777	4,671			
TOTAL LOSSES	3,742,030	1,526,461	507,075			
EXPECTED LOSSES	4,163,831	1,466,138	410,519			
CREDIBILITY	.82	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.064	.026	.009	.099		
INDICATED (POST-TEST)	.054	.022	.008	.084		
PRES. ON RATE LEVEL	.063	.022	.007	.092		
DERIVED BY FORMULA	.056	.022	.008	.086		
UNDERLYING PRES. RATE	.071	.025	.007	.103		
PROPOSED	.056	.022	.008	.086		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	.092
IND. RATES				.09	MINIMUM PREMIUM	
MAN. RATES	.16	.12	.11	+ .09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	733,414	2,786,863	.379			4	6	68	78	
2001	774,842	3,514,511	.453			7	6	80	93	
2002	829,090	6,790,758	.819		2	7	5	65	79	
2003	874,111	2,866,759	.327			1	4	82	87	
2004	910,091	2,264,366	.248			1	2	70	73	
TOTAL	4,121,548	18,223,257	.442			2	20	23	365	
O.D.		175								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			622,862	134,888	373,694			392,743	84,240	915,232	263,204
2001			958,293	191,271	384,411			407,131	485,699	545,552	542,154
2002		810,710	900,389	220,047	494,237		2,388,880	259,294	413,462	870,107	433,632
2003			143,495	143,415	683,010			75,649	39,918	1,279,666	501,606
2004			130,000	24,573	496,271			65,000	41,681	1,036,339	470,502
TOTAL		810,710	2,755,039	714,194	2,431,623		2,388,880	1,199,817	1,065,000	4,646,896	2,211,098
O.D.											175

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			764,874	151,344	374,446			957,507	118,190	1,299,630	278,470
2001	252	47,338	1,211,168	195,857	377,800	213	33,934	1,148,992	623,111	751,932	586,611
2002	449	343,615	1,353,630	223,011	493,665	13,616	1,127,926	1,130,842	509,837	1,092,351	454,013
2003	132	59,445	757,658	167,188	605,921	299	65,494	818,075	151,258	1,384,478	528,693
2004	447	75,052	853,158	128,685	398,547	845	120,288	977,004	182,636	911,162	490,263
TOTAL	1,280	525,450	4,940,488	866,085	2,250,379	14,973	1,347,642	5,032,420	1,585,032	5,439,553	2,338,050
O.D.											184

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	11,862,253	10,141,049	2,338,234		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	450,392	-226,947	28,302		
TOTAL LOSSES	12,312,645	9,914,102	2,366,536		
EXPECTED LOSSES	10,880,887	8,078,233	2,349,282		
CREDIBILITY	.65	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.299	.241	.057	.597	
INDICATED (POST-TEST)	.251	.202	.048	.501	
PRES. ON RATE LEVEL	.235	.174	.051	.460	
DERIVED BY FORMULA	.245	.202	.048	.495	
UNDERLYING PRES. RATE	.264	.196	.057	.517	
PROPOSED	.245	.202	.048	.495	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				.54	MINIMUM PREMIUM
MAN. RATES	.54	.56	.55	+ .54	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	70,920	3,111,378	4.387		1	1	3	40	45
2001	70,311	1,552,838	2.208	1		1		47	49
2002	63,519	1,144,521	1.801			1	7	31	39
2003	61,313	692,888	1.130					30	30
2004	65,116	456,045	.700	1			2	35	38
TOTAL	331,179	6,957,670	2.101	2	1	3	12	183	201
O.D.		2,905							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		617,272	147,159	61,483	213,704		1,511,252	93,912	22,099	271,463	173,034
2001	30,000		139,558		146,691			775,249		292,845	168,495
2002			112,701	397,888	102,228			42,823	123,039	217,090	148,752
2003					265,030					289,003	138,855
2004	3,000			34,515	79,313				70,793	206,277	62,147
TOTAL	33,000	617,272	399,418	493,886	806,966		1,511,252	911,984	215,931	1,276,678	691,283
O.D.											2,905

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		203,713	180,711	68,984	214,131		479,549	228,957	31,005	385,476	183,070
2001	39,387	2,821	66,942	2,749	141,841	128	19,492	622,321	11,342	398,603	182,312
2002	65	23,011	355,507	339,013	111,503	113	13,914	226,543	145,831	272,447	155,743
2003	31	13,585	169,509	25,833	230,698	34	9,602	136,766	25,849	311,369	146,353
2004	3,214	14,326	168,707	36,264	65,753	217	31,522	266,165	69,639	188,005	64,757
TOTAL	42,697	257,456	941,376	472,843	763,926	492	554,079	1,480,752	283,666	1,555,900	732,235
O.D.											3,073

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,276,852	3,076,335	735,308	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	135,006	-85,088	9,573	
TOTAL LOSSES	3,411,858	2,991,247	744,881	
EXPECTED LOSSES	3,298,542	2,636,184	844,506	
CREDIBILITY	.12	.31	.47	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.030	.903	.225	2.158
INDICATED (POST-TEST)	.863	.757	.189	1.809
PRES. ON RATE LEVEL	.885	.708	.227	1.820
DERIVED BY FORMULA	.882	.723	.209	1.814
UNDERLYING PRES. RATE	.996	.796	.255	2.047
PROPOSED	.882	.723	.209	1.814

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.960
IND. RATES				1.96	MINIMUM PREMIUM	
MAN. RATES	2.36	2.11	2.18	+ 1.96	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	7,776,593	33,489,032	.430		1	61	391	779	1232
2001	8,535,958	36,170,503	.423	2	1	50	375	741	1169
2002	8,771,146	34,893,477	.397		1	56	427	742	1226
2003	9,106,591	32,962,776	.361		1	31	486	718	1236
2004	9,606,278	28,070,930	.292	1		9	515	631	1156
TOTAL	43,796,566	165,586,718	.378	3	4	207	2194	3611	6019
O.D.		339,954				1	1	12	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		222,420	9,293,093	3,651,527	2,799,214		71,290	3,964,953	4,779,137	3,230,324	5,477,074
2001	426,593	580,235	6,726,372	4,144,239	3,069,466		5,019,599	2,932,534	4,314,685	3,624,518	5,332,262
2002		7,982	8,015,066	5,494,900	2,948,273		369,286	2,948,801	6,047,138	3,523,811	5,538,220
2003		245,127	4,345,863	5,626,374	3,210,230		1,271,818	2,027,409	6,289,697	4,025,179	5,921,079
2004	25,000		1,088,012	4,678,671	2,993,968	100		758,902	7,379,259	4,958,918	6,188,100
TOTAL	451,593	1,055,764	29,468,406	23,595,711	15,021,151	100	6,731,993	12,632,599	28,809,916	19,362,750	28,456,735
O.D.			105,467	5,443	76,326			26,988	865	92,989	31,876

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		555,325	10,938,628	4,097,017	2,804,782		171,141	8,799,408	6,705,136	4,587,068	5,794,744
2001	561,702	410,740	9,063,670	4,061,259	3,040,895	9,242	887,346	8,484,295	5,500,180	5,020,818	5,769,507
2002	2,566	810,497	13,052,897	4,860,194	3,099,060	14,143	1,385,643	11,485,398	6,859,602	4,648,479	5,798,516
2003	2,412	1,033,406	12,788,200	4,204,911	3,205,299	9,033	1,714,334	12,404,623	5,323,473	4,863,393	6,240,817
2004	30,339	1,179,475	13,639,492	3,287,033	2,820,534	14,001	1,977,020	16,359,877	4,861,729	5,015,251	6,448,000
TOTAL	597,019	3,989,443	59,482,887	20,510,414	14,970,570	46,419	6,135,484	57,533,601	29,250,120	24,135,009	30,051,584
O.D.	28	10,593	135,404	11,351	76,374	36	7,257	69,433	5,659	125,054	33,664

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	128,007,604	89,084,551	30,085,248			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	5,543,441	-2,385,669	341,356			
TOTAL LOSSES	133,551,045	86,698,882	30,426,604			
EXPECTED LOSSES	133,579,527	84,527,373	28,467,768			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.305	.198	.069	.572		
INDICATED (POST-TEST)	.256	.166	.058	.480		
PRES. ON RATE LEVEL	.271	.172	.058	.501		
DERIVED BY FORMULA	.256	.166	.058	.480		
UNDERLYING PRES. RATE	.305	.193	.065	.563		
PROPOSED	.256	.166	.058	.480		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	.518
IND. RATES				.52	MINIMUM PREMIUM	
MAN. RATES	.63	.58	.60	+ .52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	50,010	1,563,625	3.126			3	3	16	22	
2001	52,405	378,292	.721			1		13	14	
2002	60,658	843,825	1.391			2	1	32	35	
2003	97,033	754,562	.777			2	3	17	22	
2004	84,291	922,501	1.094			1	3	17	21	
TOTAL	344,397	4,462,805	1.296			9	10	95	114	
O.D.		3,021								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			585,052	22,424	59,973			598,183	102,188	102,353	93,452
2001			110,476		43,809			73,556		87,409	63,042
2002			285,678	52	192,065			113,619	1,378	166,081	84,952
2003			214,008	41,095	228,623			35,188	34,252	138,096	63,300
2004			249,520	106,386	192,340			84,034	100,562	138,815	50,844
TOTAL			1,444,734	169,957	716,810			904,580	238,380	632,754	355,590
O.D.											3,021

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			627,340	25,160	60,093			1,114,931	143,370	145,342	98,872
2001	29	5,248	135,452	1,478	42,822	39	5,763	184,103	3,369	118,968	68,211
2002	81	23,880	392,543	13,602	188,401	169	20,133	306,446	14,922	206,108	88,945
2003	90	35,174	446,339	57,349	206,325	79	16,729	181,571	41,512	152,643	66,718
2004	254	66,840	728,432	114,705	171,210	392	55,455	422,656	85,189	138,126	52,979
TOTAL	454	131,142	2,330,106	212,294	668,851	679	98,080	2,209,707	288,362	761,187	375,725
O.D.											3,163

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,770,168	1,930,694	378,888			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	229,110	-76,729	7,428			
TOTAL LOSSES	4,999,278	1,853,965	386,316			
EXPECTED LOSSES	5,434,585	3,306,212	575,143			
CREDIBILITY	.12	.31	.48			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.452	.538	.112	2.102		
INDICATED (POST-TEST)	1.217	.451	.094	1.762		
PRES. ON RATE LEVEL	1.403	.853	.149	2.405		
DERIVED BY FORMULA	1.381	.728	.123	2.232		
UNDERLYING PRES. RATE	1.578	.960	.167	2.705		
PROPOSED	1.381	.728	.123	2.232		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.412
IND. RATES				2.41	MINIMUM PREMIUM	
MAN. RATES	3.27	2.95	2.88	+ 2.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	163,957	1,037,256	.632			1	1	30	32	
2001	183,793	1,209,127	.657			1	2	45	48	
2002	197,572	1,035,960	.524			1	3	49	53	
2003	200,064	931,059	.465				2	37	39	
2004	200,747	1,068,514	.532				2	33	35	
TOTAL	946,133	5,281,916	.558			3	10	194	207	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			106,182	1,082	300,669			68,330		225,184	335,809
2001			160,000	40,165	277,059			45,000	94,063	240,672	352,168
2002			110,303	104,183	172,223			14,327	56,152	270,000	308,772
2003				54,003	173,322				43,129	310,154	350,451
2004				54,290	240,661				20,600	363,727	389,236
TOTAL			376,485	253,723	1,163,934			127,657	213,944	1,409,737	1,736,436

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			130,391	1,214	301,269			166,589		319,762	355,286
2001	42	9,134	223,658	44,132	268,700	23	4,104	150,668	122,731	328,206	381,046
2002	40	14,532	227,871	96,759	170,192	42	7,765	131,129	74,717	333,805	323,284
2003	23	12,946	166,593	52,831	153,889	59	14,222	194,627	60,875	337,372	369,375
2004	222	35,740	420,338	82,197	194,823	253	36,628	308,253	64,978	319,069	405,584
TOTAL	327	72,352	1,168,851	277,133	1,088,873	377	62,719	951,266	323,301	1,638,214	1,834,575

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,255,892	3,327,521	1,834,575			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	227,422	-99,416	19,336			
TOTAL LOSSES	2,483,314	3,228,105	1,853,911			
EXPECTED LOSSES	5,534,877	3,500,692	1,627,349			
CREDIBILITY	.24	.62	.95			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.262	.341	.196	.799		
INDICATED (POST-TEST)	.220	.286	.164	.670		
PRES. ON RATE LEVEL	.520	.329	.153	1.002		
DERIVED BY FORMULA	.448	.302	.163	.913		
UNDERLYING PRES. RATE	.585	.370	.172	1.127		
PROPOSED	.448	.302	.163	.913		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	.986
IND. RATES				.99	MINIMUM PREMIUM	
MAN. RATES	1.49	1.27	1.20	+ .99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	75,650	1,041,059	1.376			75,650			2	2	27	31
2001	78,840	1,245,284	1.579			78,840			4		23	27
2002	80,932	481,469	.594			80,932				3	23	26
2003	89,903	619,339	.688			89,903			1	1	29	31
2004	88,720	399,741	.450			88,720					20	20
TOTAL	414,045	3,786,892	.915			414,045			7	6	122	135

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			356,145	43,488	81,608			307,009	14,682	122,060	116,067
2001			616,814		180,140			178,021		173,303	97,006
2002				120,624	53,393				66,824	99,303	141,325
2003			92,137	50,000	71,763			30,000	20,880	172,620	181,939
2004					85,592					153,371	160,778
TOTAL			1,065,096	214,112	472,496			515,030	102,386	720,657	697,115

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			416,421	48,794	81,769			685,621	20,599	173,323	122,799
2001	161	28,945	750,242	7,175	176,859	92	13,915	442,760	7,369	236,140	104,960
2002	8	4,987	72,669	103,225	54,924	21	3,649	64,082	77,215	124,672	147,967
2003	38	16,202	208,461	43,595	67,427	68	15,324	171,550	33,896	188,644	191,764
2004	66	9,732	114,449	18,568	67,480	94	13,871	116,545	22,582	133,510	167,531
TOTAL	273	59,866	1,562,242	221,357	448,459	275	46,759	1,480,558	161,661	856,289	735,021

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,149,973	1,687,766	735,021	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	130,177	-61,276	8,291	
TOTAL LOSSES	3,280,150	1,626,490	743,312	
EXPECTED LOSSES	3,155,023	2,136,471	695,596	
CREDIBILITY	.14	.36	.55	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.792	.393	.180	1.365
INDICATED (POST-TEST)	.664	.329	.151	1.144
PRES. ON RATE LEVEL	.677	.459	.149	1.285
DERIVED BY FORMULA	.675	.412	.150	1.237
UNDERLYING PRES. RATE	.762	.516	.168	1.446
PROPOSED	.675	.412	.150	1.237

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.337
IND. RATES				1.34	MINIMUM PREMIUM	
MAN. RATES	1.57	1.49	1.54	+ 1.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	149,636	2,920,890	1.951			149,636	1		2	4	78	85
2001	156,890	2,379,525	1.516			156,890			4	7	78	89
2002	163,803	6,762,850	4.128			163,803	1	1	6	8	111	127
2003	170,642	3,248,644	1.903			170,642			4	13	101	118
2004	181,948	3,965,224	2.179			181,948	2			7	103	112
TOTAL	822,919	19,277,133	2.343			822,919	4	1	16	39	471	531
O.D.		17,757	.002									

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	557,282		356,519	72,840	465,379	6,256		366,542	78,538	529,301	488,233
2001			652,725	62,881	409,989			173,769	98,933	496,379	484,849
2002	384,992	521,510	1,115,908	285,254	567,117	9,737	1,409,358	767,093	217,313	861,693	622,875
2003			515,405	367,818	439,169			182,317	279,481	716,802	747,652
2004	968,656		296,216	616,470	26,826			168,916	1,037,718	850,422	
TOTAL	1,910,930	521,510	2,640,557	1,085,009	2,498,124	42,819	1,409,358	1,489,721	843,181	3,641,893	3,194,031
O.D.											17,757

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	726,138		381,526	81,726	466,307	16,209		706,814	110,189	751,610	516,551
2001	170	32,393	826,197	71,414	399,641	93	14,298	481,765	136,788	675,633	524,607
2002	501,171	211,496	1,452,447	280,971	566,269	37,244	779,849	1,797,447	310,356	1,080,084	652,150
2003	247	99,233	1,281,172	306,175	414,953	451	96,084	1,054,574	293,575	799,842	788,025
2004	1,014,905	115,734	1,361,902	297,247	513,783	39,820	124,541	1,049,624	246,490	923,445	886,140
TOTAL	2,242,631	458,856	5,303,244	1,037,533	2,360,953	93,817	1,014,772	5,090,224	1,097,398	4,230,614	3,367,473
O.D.											18,709

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,203,544	8,726,498	3,386,182	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	383,619	-210,935	34,519	
TOTAL LOSSES	14,587,163	8,515,563	3,420,701	
EXPECTED LOSSES	9,249,611	7,430,958	2,871,988	
CREDIBILITY	.22	.56	.86	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.773	1.035	.416	3.224
INDICATED (POST-TEST)	1.486	.867	.349	2.702
PRES. ON RATE LEVEL	.999	.803	.310	2.112
DERIVED BY FORMULA	1.106	.839	.344	2.289
UNDERLYING PRES. RATE	1.124	.903	.349	2.376
PROPOSED	1.106	.839	.344	2.289

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	TOTAL
IND. RATES				2.47	MINIMUM PREMIUM	
MAN. RATES	2.45	2.31	2.53	+ 2.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	41,376	3,529,520	8.530			4			47	51
2001	37,637	3,164,197	8.407			3		6	37	46
2002	38,690	2,001,783	5.173					6	40	46
2003	38,195	1,506,828	3.945			1		2	14	17
2004	36,664	1,651,590	4.504			1		6	20	27
TOTAL	192,562	11,853,918	6.156			9		20	158	187
O.D.		642,633	.333			3		2	3	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			589,487		639,976			62,980		534,728	1,702,349
2001			558,159	199,468	365,270			148,115	99,666	420,233	1,373,286
2002				215,494	332,630				87,024	276,936	1,089,699
2003			142,506	98,759	202,342			59,864	89,332	72,522	841,503
2004			93,529	183,327	82,683				149,657	155,046	987,348
TOTAL			1,383,681	697,048	1,622,901			270,959	425,679	1,459,465	5,994,185
O.D.			358,223	109,206	12,230			7,696	27,167	8,324	119,787

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			723,890		641,255			153,545		759,315	1,801,085
2001	145	29,171	735,151	200,682	357,504	75	12,270	414,382	135,581	572,317	1,485,895
2002	23	13,485	191,703	195,261	326,471	36	6,692	117,982	107,830	343,347	1,140,915
2003	81	31,378	402,953	90,582	185,000	125	25,928	266,538	79,964	87,004	886,944
2004	149	48,384	547,530	124,463	85,976	286	41,250	349,163	105,843	152,839	1,028,817
TOTAL	398	122,418	2,601,227	610,988	1,596,206	522	86,140	1,301,610	429,218	1,914,822	6,343,656
O.D.	48	12,205	528,907	81,985	16,607	13	2,783	52,854	21,619	10,986	126,255

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,709,125	4,682,431	6,469,911	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	256,222	-164,367	63,159	
TOTAL LOSSES	4,965,347	4,518,064	6,533,070	
EXPECTED LOSSES	6,377,653	5,048,976	5,590,075	
CREDIBILITY	.08	.21	.33	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.579	2.346	3.393	8.318
INDICATED (POST-TEST)	2.161	1.966	2.843	6.970
PRES. ON RATE LEVEL	2.944	2.331	2.581	7.856
DERIVED BY FORMULA	2.881	2.254	2.667	7.802
UNDERLYING PRES. RATE	3.312	2.622	2.903	8.837
PROPOSED	2.881	2.254	2.667	7.802

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	8.433
IND. RATES				8.43	MINIMUM PREMIUM	
MAN. RATES	9.45	9.09	9.41	+ 8.43	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	714,973	33,812,286	4.729	2	1	61	79	719	862	
2001	778,730	23,063,443	2.961	1	1	47	93	604	746	
2002	863,833	26,228,134	3.036			48	106	620	774	
2003	901,947	22,218,109	2.463	1		30	106	582	719	
2004	966,842	16,882,446	1.746			12	88	549	649	
TOTAL	4,226,325	122,204,418	2.892	4	2	198	472	3074	3750	
O.D.		83,983	.001					9	9	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	118,614	285,348	8,804,932	2,593,465	4,950,262	35,465	4,666,129	4,496,738	1,363,689	4,600,675	1,896,969
2001	16,746	165,353	6,531,086	2,923,058	4,031,710	8,777	222,089	2,453,999	1,533,741	3,480,229	1,696,655
2002			6,773,070	3,576,150	4,268,981			3,962,281	1,785,251	4,040,020	1,822,381
2003	132,587		4,413,786	3,386,520	3,586,464	94,590		3,172,808	2,126,212	3,525,937	1,779,205
2004			1,562,428	2,629,062	3,866,641			513,967	1,546,321	4,741,210	2,022,817
TOTAL	267,947	450,701	28,085,302	15,108,255	20,704,058	138,832	4,888,218	14,599,793	8,355,214	20,388,071	9,218,027
O.D.					36,864					27,121	19,998

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	154,554	43,441	10,584,604	2,909,863	4,960,142	91,890	683,025	9,839,178	1,913,253	6,532,967	2,006,993
2001	23,788	568,890	8,530,063	2,907,395	3,955,145	29,240	653,811	6,496,173	2,031,148	4,764,613	1,835,781
2002	2,151	663,191	10,723,100	3,293,061	4,295,578	4,600	533,067	8,251,499	2,253,588	5,087,615	1,908,033
2003	163,090	831,424	10,755,457	2,752,041	3,408,255	129,316	917,629	9,291,478	2,140,448	4,045,258	1,875,282
2004	4,444	1,023,706	11,683,498	2,379,380	3,354,935	6,009	860,258	6,982,106	1,610,677	4,344,075	2,107,775
TOTAL	348,027	3,130,652	52,276,722	14,241,740	19,974,055	261,055	3,647,790	40,860,434	9,949,114	24,774,528	9,733,864
O.D.	1	400	5,731	970	35,274		82	2,260	588	36,573	21,033

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	100,533,154	69,012,842	9,754,897	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,601,060	-1,824,033	118,944	
TOTAL LOSSES	105,134,214	67,188,809	9,873,841	
EXPECTED LOSSES	110,560,663	67,452,147	9,720,548	
CREDIBILITY	.66	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.488	1.590	.234	4.312
INDICATED (POST-TEST)	2.085	1.332	.196	3.613
PRES. ON RATE LEVEL	2.326	1.419	.204	3.949
DERIVED BY FORMULA	2.167	1.332	.196	3.695
UNDERLYING PRES. RATE	2.616	1.596	.230	4.442
PROPOSED	2.167	1.332	.196	3.695

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.994
IND. RATES				3.99	MINIMUM PREMIUM	
MAN. RATES	5.39	4.86	4.73	+ 3.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	411,247	9,962,285	2.422			411,247	1		16	44	308	369
2001	412,101	11,438,608	2.775			412,101			20	38	312	370
2002	415,269	10,613,031	2.555			415,269			19	54	256	329
2003	433,848	8,843,444	2.038			433,848			7	68	244	319
2004	431,520	6,577,409	1.524			431,520			4	37	280	321
TOTAL	2,103,985	47,434,777	2.255			2,103,985	1		66	241	1400	1708
O.D.		115,902	.005								7	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	3,000		2,517,734	1,550,370	1,689,469			1,248,357	626,198	1,382,085	945,072
2001			3,080,988	1,296,148	2,123,380			1,560,125	635,217	1,752,968	989,782
2002			2,491,088	1,409,573	1,606,039			1,542,078	1,009,973	1,711,986	842,294
2003			800,717	2,064,191	1,649,985			182,291	1,314,918	1,795,203	1,036,139
2004			451,793	1,093,958	1,230,012			164,504	794,179	1,839,500	1,003,463
TOTAL	3,000		9,342,320	7,414,240	8,298,885			4,697,355	4,380,485	8,481,742	4,816,750
O.D.					51,866					39,696	24,340

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	3,909		3,041,648	1,739,510	1,692,840			2,953,682	878,554	1,962,569	999,886
2001	729	152,154	3,809,628	1,294,515	2,077,787	653	101,247	3,327,331	851,809	2,396,986	1,070,944
2002	787	245,573	3,962,940	1,291,071	1,616,840	2,126	247,007	3,834,377	1,232,895	2,168,640	881,882
2003	787	316,249	4,150,052	1,563,492	1,570,643	1,072	227,181	2,713,922	1,185,580	2,038,564	1,092,091
2004	1,475	360,108	4,133,659	896,485	1,089,639	2,492	358,777	2,941,915	728,935	1,706,401	1,045,608
TOTAL	7,687	1,074,084	19,097,927	6,785,073	8,047,749	6,343	934,212	15,771,227	4,877,773	10,273,160	5,090,411
O.D.	6	954	11,470	1,878	49,958	15	1,977	17,463	3,449	43,575	25,975

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	36,923,365	30,082,615	5,116,386	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,455,812	-865,708	62,558	
TOTAL LOSSES	38,379,177	29,216,907	5,178,944	
EXPECTED LOSSES	35,578,387	28,614,196	5,365,162	
CREDIBILITY	.41	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.824	1.389	.246	3.459
INDICATED (POST-TEST)	1.529	1.164	.206	2.899
PRES. ON RATE LEVEL	1.503	1.209	.227	2.939
DERIVED BY FORMULA	1.514	1.164	.206	2.884
UNDERLYING PRES. RATE	1.691	1.360	.255	3.306
PROPOSED	1.522	1.170	.207	2.899

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.133
IND. RATES				3.13	MINIMUM PREMIUM	
MAN. RATES	3.58	3.40	3.52	+ 3.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	394,071	9,200,355	2.334			394,071		1	22	18	209	250
2001	451,857	11,408,459	2.524			451,857			29	28	210	267
2002	473,369	8,464,028	1.788			473,369	1		14	16	228	259
2003	529,636	8,883,374	1.677			529,636	1		14	12	271	298
2004	576,871	9,069,959	1.572			576,871			5	17	268	290
TOTAL	2,425,804	47,026,175	1.939			2,425,804	2	1	84	91	1186	1364
O.D.		118,936	.004								6	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		61,869	2,979,350	769,286	1,369,878		32,964	1,244,064	334,688	1,305,057	1,103,199
2001			3,883,715	1,082,522	1,484,464			1,917,087	610,502	1,224,948	1,205,221
2002	150,303		1,980,853	773,087	1,656,376	170,902		512,788	353,706	1,651,724	1,214,289
2003	145,302		1,798,371	434,475	2,337,729	4,500		506,918	296,462	2,102,586	1,257,031
2004			537,463	764,933	2,677,573			220,998	484,296	2,725,523	1,659,173
TOTAL	295,605	61,869	11,179,752	3,824,303	9,526,020	175,402	32,964	4,401,855	2,079,654	9,009,838	6,438,913
O.D.					58,544					25,405	34,987

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		170,387	3,658,641	863,139	1,372,610		87,289	3,033,029	469,565	1,853,182	1,167,185
2001	982		4,839,168	1,085,888	1,463,098	901	138,594	4,471,521	820,770	1,685,379	1,304,049
2002	196,155		3,182,798	754,798	1,641,542	493,862	115,036	1,806,608	487,848	2,051,496	1,271,361
2003	177,242		4,109,171	581,806	2,101,377	7,007	226,525	2,450,867	456,839	2,306,267	1,324,911
2004	2,609		5,567,904	1,033,922	2,203,339	2,784	399,187	3,244,995	693,514	2,444,229	1,728,858
TOTAL	376,988	1,364,810	21,357,682	4,319,553	8,781,966	504,554	966,631	15,007,020	2,928,536	10,340,553	6,796,364
O.D.		301	5,229	934	56,617		20	1,370	384	34,848	36,749

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	39,584,605	26,463,391	6,833,113			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,596,946	-553,698	79,666			
TOTAL LOSSES	41,181,551	25,909,693	6,912,779			
EXPECTED LOSSES	37,842,543	21,371,334	6,404,121			
CREDIBILITY	.46	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.698	1.068	.285	3.051		
INDICATED (POST-TEST)	1.423	.895	.239	2.557		
PRES. ON RATE LEVEL	1.387	.783	.235	2.405		
DERIVED BY FORMULA	1.404	.895	.239	2.538		
UNDERLYING PRES. RATE	1.560	.881	.264	2.705		
PROPOSED	1.404	.895	.239	2.538		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	2.743
IND. RATES				2.74	MINIMUM PREMIUM	
MAN. RATES	3.09	2.92	2.88	+ 2.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	1,516,631	25,223,076	1.663			1,516,631	2		40	102	990	1134
2001	1,638,717	24,876,073	1.518			1,638,717			34	104	1014	1152
2002	1,653,990	23,809,875	1.439			1,653,990	1		26	104	935	1066
2003	1,692,109	19,280,052	1.139			1,692,109			15	94	823	932
2004	1,771,525	18,019,006	1.017			1,771,525	1		4	69	796	870
TOTAL	8,272,972	111,208,082	1.344			8,272,972	4		119	473	4558	5154
O.D.		249,847	.003						1	2	8	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	249,821		5,192,432	2,445,876	4,482,523			2,552,007	1,924,506	5,150,616	3,225,295
2001			4,520,107	3,347,526	4,566,627			1,760,428	1,929,615	5,174,562	3,577,208
2002	43,000		3,525,716	3,934,209	3,870,853			1,739,908	2,602,813	4,515,103	3,578,273
2003			1,740,621	2,987,559	3,079,200			577,026	2,224,219	5,101,542	3,569,885
2004	187,563		469,098	2,094,678	3,937,059	2,000		164,436	2,005,317	5,647,987	3,510,868
TOTAL	480,384		15,447,974	14,809,848	19,936,262	2,000		6,793,805	10,686,470	25,589,810	17,461,529
O.D.			103,437	39,192	14,025			9,954	6,848	30,423	45,968

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	325,517		6,237,598	2,744,275	4,491,466			5,768,456	2,700,083	7,313,872	3,412,362
2001	1,172	261,273	6,428,134	3,309,079	4,467,197	906	148,610	5,130,851	2,540,452	7,061,006	3,870,539
2002	57,225	444,696	7,016,032	3,519,099	3,883,526	3,313	405,359	6,439,511	3,098,923	5,683,278	3,746,452
2003	1,289	548,219	7,148,709	2,351,179	2,888,108	2,284	509,903	6,002,893	2,181,236	5,314,392	3,762,659
2004	200,408	824,073	9,589,019	2,037,221	3,318,292	9,303	922,964	7,707,972	1,961,412	5,166,148	3,658,324
TOTAL	585,611	2,078,261	36,419,492	13,960,853	19,048,589	15,806	1,986,836	31,049,683	12,482,106	30,538,696	18,450,336
O.D.	4	1,271	144,464	38,880	13,565	9	1,588	40,271	11,693	32,497	48,639

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	72,323,296	76,126,879	18,498,975	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,057,464	-2,053,730	207,953	
TOTAL LOSSES	75,380,760	74,073,149	18,706,928	
EXPECTED LOSSES	73,960,370	70,899,370	17,538,701	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.911	.895	.226	2.032
INDICATED (POST-TEST)	.763	.750	.189	1.702
PRES. ON RATE LEVEL	.795	.762	.188	1.745
DERIVED BY FORMULA	.763	.750	.189	1.702
UNDERLYING PRES. RATE	.894	.857	.212	1.963
PROPOSED	.763	.750	.189	1.702

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.839
IND. RATES				1.84	MINIMUM PREMIUM	
MAN. RATES	2.30	2.02	2.09	+ 1.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	240,387	2,463,387	1.024			3	6	85	94
2001	268,251	3,138,114	1.169			7	3	93	103
2002	290,048	3,091,149	1.065			5	7	87	99
2003	297,973	2,211,828	.742			2	9	84	95
2004	309,802	1,581,426	.510				8	78	86
TOTAL	1,406,461	12,485,904	.888			17	33	427	477
O.D.		18,772	.001					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			505,914	190,875	475,749			322,771	90,320	517,268	360,490
2001			912,481	147,639	508,223			379,791	35,582	710,457	443,941
2002			717,703	266,774	556,514			375,349	99,780	562,490	512,539
2003			248,323	306,869	406,164			81,133	132,793	528,779	507,767
2004				175,839	338,133				89,064	571,724	406,666
TOTAL			2,384,421	1,087,996	2,284,783			1,159,044	447,539	2,890,718	2,231,403
O.D.					1,857					3,663	13,252

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			546,971	214,163	476,701			582,721	126,719	734,523	381,398
2001	236	45,520	1,160,107	155,882	496,648	196	30,148	978,799	66,919	965,949	480,344
2002	230	70,145	1,135,311	260,349	552,390	609	70,093	1,073,832	153,026	701,992	536,628
2003	162	67,498	875,526	252,760	376,559	227	50,491	577,937	155,877	582,589	535,186
2004	332	65,512	771,270	170,426	283,070	474	67,849	572,094	133,561	508,297	423,746
TOTAL	960	248,675	4,489,185	1,053,580	2,185,368	1,506	218,581	3,785,383	636,102	3,493,350	2,357,302
O.D.		18	308	51	1,770		6	342	89	4,908	14,142

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,744,964	7,375,218	2,371,444			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	371,928	-212,478	28,476			
TOTAL LOSSES	9,116,892	7,162,740	2,399,920			
EXPECTED LOSSES	8,987,286	7,665,213	2,362,855			
CREDIBILITY	.32	.80	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.648	.509	.171	1.328		
INDICATED (POST-TEST)	.543	.427	.143	1.113		
PRES. ON RATE LEVEL	.568	.485	.149	1.202		
DERIVED BY FORMULA	.560	.439	.143	1.142		
UNDERLYING PRES. RATE	.639	.545	.168	1.352		
PROPOSED	.560	.439	.143	1.142		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.234
IND. RATES				1.23	MINIMUM PREMIUM	
MAN. RATES	1.53	1.39	1.44	+ 1.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	326,694	2,727,628	.834			326,694			7	13	67	87
2001	351,579	3,425,964	.974			351,579			4	16	67	87
2002	366,035	2,877,436	.786			366,035	1		7	6	54	68
2003	392,549	2,364,055	.602			392,549			4	10	60	74
2004	415,414	1,356,563	.326			415,414			1	4	54	59
TOTAL	1,852,271	12,751,646	.688			1,852,271		1	23	49	302	375
O.D.		38,953	.002								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			967,874	288,303	478,861			375,750	119,320	400,463	97,057
2001			783,445	594,547	626,998			320,829	456,455	514,868	128,822
2002		45,668	1,039,501	193,419	387,119		75,199	585,737	153,233	254,699	142,861
2003			447,007	365,084	507,888			244,392	188,917	440,882	169,885
2004			179,810	63,271	427,032			30,000	31,639	464,959	159,852
TOTAL		45,668	3,417,637	1,504,624	2,427,898		75,199	1,556,708	949,564	2,075,871	698,477
O.D.					35,000					221	3,732

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,149,105	323,477	479,815			829,964	167,405	568,662	102,686
2001	203	44,381	1,097,250	584,493	615,583	163	26,995	926,488	584,286	709,075	139,385
2002	346	157,223	1,416,231	196,624	390,938	3,752	330,609	1,441,891	205,164	330,945	149,575
2003	242	96,060	1,239,912	308,584	473,043	467	94,527	961,566	204,347	498,169	179,059
2004	415	78,852	886,312	137,854	349,517	401	56,515	459,951	89,204	410,402	166,566
TOTAL	1,206	376,516	5,788,810	1,551,032	2,308,896	4,783	508,646	4,619,860	1,250,406	2,517,253	737,271
O.D.	1	676	9,129	1,599	33,684			51	10	271	3,941

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,309,678	7,663,151	741,212			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	387,892	-209,252	8,525			
TOTAL LOSSES	11,697,570	7,453,899	749,737			
EXPECTED LOSSES	9,316,922	7,538,743	703,863			
CREDIBILITY	.38	.97	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.632	.402	.040	1.074		
INDICATED (POST-TEST)	.530	.337	.034	.901		
PRES. ON RATE LEVEL	.447	.362	.034	.843		
DERIVED BY FORMULA	.479	.338	.034	.851		
UNDERLYING PRES. RATE	.503	.407	.038	.948		
PROPOSED	.479	.338	.034	.851		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	.919
IND. RATES				.92	MINIMUM PREMIUM	
MAN. RATES	.96	.92	1.01	+ .92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	71,808	2,425,025	3.377	1		2	4	32	39	
2001	73,316	3,055,633	4.167	1		4	6	42	53	
2002	85,854	2,898,521	3.376			3	7	33	43	
2003	82,810	1,234,024	1.490			3	3	32	38	
2004	90,213	1,195,366	1.325		1	1		37	39	
TOTAL	404,001	10,808,569	2.675	2	1	13	20	176	212	
O.D.		11,083	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	695,283		204,619	51,867	245,699	30,807		242,843	167,479	474,008	312,420
2001	287,205		702,602	279,337	168,339	178,835		545,642	223,547	332,290	337,836
2002			571,551	199,575	115,114			1,053,338	204,318	226,937	527,688
2003			350,922	31,440	164,173			158,154	58,550	223,938	246,847
2004		12,990	92,986		176,430		26,000	32,000		534,291	320,669
TOTAL	982,488	12,990	1,922,680	562,219	869,755	209,642	26,000	2,031,977	653,894	1,791,464	1,745,460
O.D.											11,083

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	793,377		251,272	58,194	246,190	69,902		592,051	234,974	673,092	330,540
2001	377,149	35,415	903,446	274,775	168,932	457,877	43,347	1,400,221	296,128	458,943	365,539
2002	126	37,791	619,554	178,894	121,775	708	79,788	1,215,384	252,752	296,556	552,489
2003	116	44,172	560,019	49,563	152,895	267	53,222	522,487	77,803	251,522	260,177
2004	179	48,339	343,541	43,756	142,723	973	128,545	473,739	82,686	467,269	334,137
TOTAL	1,170,947	165,717	2,677,832	605,182	832,515	529,727	304,902	4,203,882	944,343	2,147,382	1,842,882
O.D.											11,678

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,053,007	4,529,422	1,854,560			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	248,613	-126,330	27,243			
TOTAL LOSSES	9,301,620	4,403,092	1,881,803			
EXPECTED LOSSES	6,039,815	4,492,491	2,254,326			
CREDIBILITY	.14	.35	.54			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.302	1.090	.466	3.858		
INDICATED (POST-TEST)	1.929	.913	.391	3.233		
PRES. ON RATE LEVEL	1.329	.989	.496	2.814		
DERIVED BY FORMULA	1.413	.962	.439	2.814		
UNDERLYING PRES. RATE	1.495	1.112	.558	3.165		
PROPOSED	1.413	.962	.439	2.814		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.041
IND. RATES				3.04	MINIMUM PREMIUM	
MAN. RATES	3.42	3.31	3.37	+ 3.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	197,596	6,570,869	3.325			11	13	208	232
2001	215,458	6,258,213	2.904			7	24	181	212
2002	226,246	6,822,595	3.015			10	21	217	248
2003	240,966	6,495,206	2.695			4	33	196	233
2004	268,856	5,522,734	2.054			1	24	211	236
TOTAL	1,149,122	31,669,617	2.756			33	115	1013	1161
O.D.		16,118	.001					6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,503,070	405,191	1,619,493			932,085	127,703	1,204,703	778,624
2001			827,591	681,976	2,103,959			239,027	282,370	1,414,616	708,674
2002			1,443,619	878,145	1,181,134			805,512	357,562	1,291,570	865,053
2003			501,413	1,546,558	1,308,483			128,814	906,531	1,274,215	829,192
2004			100,313	841,807	1,690,157			56,457	395,206	1,561,619	877,175
TOTAL			4,376,006	4,353,677	7,903,226			2,161,895	2,069,372	6,746,723	4,058,718
O.D.					8,482					3,243	4,393

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,845,770	454,623	1,622,728			2,272,422	179,167	1,710,686	823,784
2001	215	55,312	1,308,349	693,133	2,042,757	125	21,003	754,187	384,883	1,923,418	766,785
2002	477	152,011	2,441,083	811,539	1,180,303	1,235	145,603	2,249,517	484,619	1,614,838	905,710
2003	573	231,201	3,036,916	1,174,914	1,237,380	723	158,715	1,895,297	820,902	1,444,949	873,968
2004	1,706	333,399	3,899,615	837,104	1,415,271	1,613	229,532	1,906,159	455,151	1,410,091	914,016
TOTAL	2,971	771,923	12,531,733	3,971,313	7,498,439	3,696	554,853	9,077,582	2,324,722	8,103,982	4,284,263
O.D.		130	1,765	308	8,212		16	276	59	4,378	4,674

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,944,945	21,911,413	4,288,937			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	956,477	-536,713	49,213			
TOTAL LOSSES	23,901,422	21,374,700	4,338,150			
EXPECTED LOSSES	22,775,599	19,948,759	3,998,945			
CREDIBILITY	.28	.70	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.080	1.860	.378	4.318		
INDICATED (POST-TEST)	1.743	1.559	.317	3.619		
PRES. ON RATE LEVEL	1.762	1.543	.310	3.615		
DERIVED BY FORMULA	1.757	1.554	.317	3.628		
UNDERLYING PRES. RATE	1.982	1.736	.348	4.066		
PROPOSED	1.753	1.550	.316	3.619		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.912
IND. RATES				3.91	MINIMUM PREMIUM	
MAN. RATES	4.71	4.29	4.33	+ 3.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2000	351,954	13,326,212	3.786	2		29	26	378	435	
2001	353,205	9,373,875	2.653	3	1	12	7	338	361	
2002	328,105	9,722,353	2.963	2		13	33	328	376	
2003	321,824	8,156,468	2.534			14	21	281	316	
2004	316,477	10,175,546	3.215	2	1	6	22	288	319	
TOTAL	1,671,565	50,754,454	3.036	9	2	74	109	1613	1807	
O.D.		86,294	.005					5	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2000	515,480		4,332,889	778,049	1,751,433	49,464		2,016,283	599,813	2,187,227	1,095,574
2001	646,635	50,165	1,791,888	175,028	2,049,940	8,167	550	680,300	219,879	2,539,564	1,211,759
2002	1,982		1,938,064	1,266,452	1,384,806	13,739		624,136	1,275,243	2,234,353	983,578
2003			1,814,187	572,923	1,525,363			688,830	624,945	1,913,206	1,017,014
2004	898,320	234,051	739,585	786,704	2,157,310	535,952	15,000	175,418	1,048,261	2,426,837	1,158,108
TOTAL	2,062,417	284,216	10,616,613	3,579,156	8,868,852	607,322	15,550	4,184,967	3,768,141	11,301,187	5,466,033
O.D.					28,761					48,206	9,327

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2000	671,670		5,250,582	872,973	1,754,928	128,161		4,691,125	841,539	3,105,863	1,159,117
2001	849,261	194,493	2,360,951	214,088	1,989,705	21,271	57,562	1,886,645	339,837	3,449,201	1,311,123
2002	3,210	205,105	3,300,900	1,153,893	1,394,173	41,037	172,508	2,767,661	1,519,104	2,808,509	1,029,806
2003	721	292,466	3,731,852	594,731	1,402,020	1,378	290,437	3,072,906	704,892	2,132,427	1,071,933
2004	758,258	767,761	5,190,913	942,519	1,803,037	514,033	484,036	3,651,312	902,431	2,237,434	1,206,749
TOTAL	2,283,120	1,459,825	19,835,198	3,778,204	8,343,863	705,880	1,004,543	16,069,649	4,307,803	13,733,434	5,778,728
O.D.					28,740					67,531	9,831

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	41,358,215	30,259,575	5,788,559			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,786,963	-871,733	58,413			
TOTAL LOSSES	43,145,178	29,387,842	5,846,972			
EXPECTED LOSSES	44,045,738	26,895,480	5,198,568			
CREDIBILITY	.36	.90	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.581	1.758	.350	4.689		
INDICATED (POST-TEST)	2.163	1.473	.293	3.929		
PRES. ON RATE LEVEL	2.343	1.430	.276	4.049		
DERIVED BY FORMULA	2.278	1.469	.293	4.040		
UNDERLYING PRES. RATE	2.635	1.609	.311	4.555		
PROPOSED	2.278	1.469	.293	4.040		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.367
IND. RATES				4.37	MINIMUM PREMIUM	
MAN. RATES	5.45	4.89	4.85	+ 4.37	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	24,945	4,698	.188						1	1
2001	13,117	104,858	7.994					2		2
2002	20,887	57,590	2.757					1		1
2003	23,070	98,984	4.290					1	3	4
2004	34,584	58,624	1.695						2	2
TOTAL	116,603	324,754	2.785					4	6	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					811					1,368	2,519
2001				84,518					18,678		1,662
2002				25,340					27,358		4,892
2003				50,000	1,403				15,000	23,129	9,452
2004					19,631					30,890	8,103
TOTAL				159,858	21,845				61,036	55,387	26,628

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					813					1,943	2,665
2001		802	15,827	80,852	925		75	4,824	23,196	378	1,798
2002	1	834	12,340	21,173	746	9	959	16,724	29,611	1,194	5,122
2003	11	3,830	52,502	33,418	4,021	11	2,142	27,592	13,595	26,033	9,962
2004	15	2,232	26,253	4,261	15,477	21	2,791	23,471	4,548	26,889	8,443
TOTAL	27	7,698	106,922	139,704	21,982	41	5,967	72,611	70,950	56,437	27,990

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	193,266	289,073	27,990	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,927	-4,344	790	
TOTAL LOSSES	200,193	284,729	28,780	
EXPECTED LOSSES	161,495	168,723	58,534	
CREDIBILITY	.02	.07	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.717	2.442	.247	4.406
INDICATED (POST-TEST)	1.439	2.046	.207	3.692
PRES. ON RATE LEVEL	1.231	1.287	.446	2.964
DERIVED BY FORMULA	1.235	1.340	.410	2.985
UNDERLYING PRES. RATE	1.385	1.447	.502	3.334
PROPOSED	1.235	1.340	.410	2.985

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.226
IND. RATES				3.23	MINIMUM PREMIUM	
MAN. RATES	3.76	3.43	3.55	+ 3.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	96,432	6,852,192	7.105			16	1	231	248
2001	92,012	6,259,619	6.803			14	4	254	272
2002	89,696	5,153,387	5.745			10	9	195	214
2003	90,274	5,432,935	6.018			13	19	189	221
2004	92,697	5,545,291	5.982			2		232	234
TOTAL	461,111	29,243,424	6.342			55	33	1101	1189
O.D.		679							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			3,064,962	1,025	1,421,704			638,291	1,518	1,386,805	337,887
2001			2,326,756	133,395	1,582,562			686,448	98,849	1,126,426	305,183
2002			1,612,478	290,699	1,295,351			328,677	158,924	1,166,967	300,291
2003			1,855,021	457,145	1,211,551			381,940	290,144	941,848	295,286
2004			249,908		2,829,003			84,997		2,100,638	280,745
TOTAL			9,109,125	882,264	8,340,171			2,120,353	549,435	6,722,684	1,519,392
O.D.											679

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			3,763,774	1,150	1,424,550			1,556,153	2,130	1,969,267	357,484
2001	594	113,904	2,902,547	169,543	1,540,336	336	51,724	1,680,727	159,846	1,532,736	330,208
2002	484	148,320	2,412,188	329,070	1,275,315	569	72,823	1,141,804	244,643	1,444,722	314,405
2003	692	273,136	3,480,486	489,152	1,123,682	748	155,503	1,616,706	338,043	1,050,543	311,231
2004	2,409	350,183	4,061,691	628,190	2,239,931	1,499	214,625	1,759,732	318,323	1,833,849	292,536
TOTAL	4,179	885,543	16,620,686	1,617,105	7,603,814	3,152	494,675	7,755,122	1,062,985	7,831,117	1,605,864
O.D.											727

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,763,357	18,115,021	1,606,591	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	647,172	-486,134	18,770	
TOTAL LOSSES	26,410,529	17,628,887	1,625,361	
EXPECTED LOSSES	15,857,607	15,419,552	1,632,332	
CREDIBILITY	.15	.38	.59	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.728	3.823	.352	9.903
INDICATED (POST-TEST)	4.800	3.204	.295	8.299
PRES. ON RATE LEVEL	3.057	2.973	.315	6.345
DERIVED BY FORMULA	3.318	3.061	.303	6.682
UNDERLYING PRES. RATE	3.439	3.344	.354	7.137
PROPOSED	3.318	3.061	.303	6.682

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	7.223
IND. RATES				7.22	MINIMUM PREMIUM	
MAN. RATES	6.64	6.97	7.60	+ 7.22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	3,524,041	8,249,884	.234			18	15	182	215
2001	3,617,915	7,816,449	.216			18	24	118	160
2002	4,034,863	10,147,754	.251		1	19	24	165	210
2003	4,242,446	7,011,113	.165	1		13	28	141	183
2004	4,364,549	3,802,170	.087			4	8	133	145
TOTAL	19,783,814	37,027,370	.187	2	1	72	99	739	913
O.D.		166,739					3	4	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,719,325	427,311	1,400,319			983,859	188,606	1,427,182	1,103,282
2001			3,197,488	775,584	738,234			1,172,981	472,741	646,916	812,505
2002	693,329	637,591	3,242,868	729,365	1,055,166	2,500	341,900	820,130	461,730	1,279,650	883,525
2003	5,000		1,894,566	999,613	1,056,858	3,900		554,537	591,557	1,061,110	843,972
2004			531,954	215,388	747,182			82,299	190,919	1,159,976	874,452
TOTAL	698,329	637,591	11,586,201	3,147,261	4,997,759	6,400	341,900	3,613,806	1,905,553	5,574,834	4,517,736
O.D.				47,685	23,167				52,470	24,161	19,256

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			3,121,529	479,441	1,403,118			1,949,176	264,614	2,026,598	1,167,272
2001	796	150,789	3,871,286	775,024	735,878	543	83,924	2,716,365	622,944	894,173	879,130
2002	721,845	581,396	4,455,862	712,189	1,076,651	11,207	490,265	2,409,384	600,721	1,606,123	925,051
2003	6,878	309,769	3,989,090	836,560	1,020,363	6,273	231,404	2,391,281	594,256	1,207,874	889,546
2004	801	179,044	1,983,050	311,405	629,693	1,143	163,691	1,334,950	285,481	1,037,700	911,179
TOTAL	730,320	1,220,998	17,420,817	3,114,619	4,865,703	19,166	969,284	10,801,156	2,368,016	6,772,468	4,772,178
O.D.	3	1,232	17,581	46,226	23,123	16	1,967	34,127	58,906	33,142	20,257

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,216,667	17,282,203	4,792,435			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,386,633	-500,291	52,498			
TOTAL LOSSES	32,603,300	16,781,912	4,844,933			
EXPECTED LOSSES	33,632,484	17,805,433	4,352,439			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.165	.085	.024	.274		
INDICATED (POST-TEST)	.138	.071	.020	.229		
PRES. ON RATE LEVEL	.151	.080	.020	.251		
DERIVED BY FORMULA	.138	.071	.020	.229		
UNDERLYING PRES. RATE	.170	.090	.022	.282		
PROPOSED	.138	.071	.020	.229		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	.247
IND. RATES				.25	MINIMUM PREMIUM	
MAN. RATES	.32	.29	.30	+ .25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	443,444	11,179,356	2.521	2		26	13	267	308
2001	450,140	13,230,989	2.939	2		24	22	367	415
2002	412,897	12,123,228	2.936		1	21	36	303	361
2003	395,504	9,304,074	2.352			18	29	261	308
2004	414,379	11,445,178	2.762	2		15	20	305	342
TOTAL	2,116,364	57,282,825	2.707	6	1	104	120	1503	1734
O.D.		24,247	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	787,587		4,726,008	462,457	1,382,036			1,483,859	201,911	1,384,632	750,866
2001	921,645		4,000,049	833,288	2,191,534	3,000		1,604,614	557,951	2,166,993	951,915
2002		317,188	4,146,889	1,060,877	1,451,636		997,642	895,191	722,668	1,524,563	1,006,574
2003			2,853,774	867,802	1,598,113			933,256	644,597	1,530,540	875,992
2004	592,635		2,556,152	741,712	2,772,618	21,210		638,518	1,116,588	2,174,915	830,830
TOTAL	2,301,867	317,188	18,282,872	3,966,136	9,395,937	24,210	997,642	5,555,438	3,243,715	8,781,643	4,416,177
O.D.					2,749					4,172	17,326

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	1,026,226		5,642,527	518,878	1,384,793			2,682,674	283,280	1,966,179	794,416
2001	1,108,452	200,203	5,093,962	860,599	2,143,972	8,478	125,170	4,085,163	770,978	2,958,632	1,029,972
2002	1,295	464,300	5,881,624	1,022,797	1,480,107	9,946	867,640	2,942,356	903,433	1,921,095	1,053,883
2003	1,071	418,904	5,354,274	836,129	1,506,590	1,712	348,563	3,514,119	707,615	1,731,733	923,296
2004	623,703	720,539	7,885,995	1,151,764	2,352,812	34,646	545,187	4,255,999	881,653	2,039,639	865,725
TOTAL	2,760,747	1,803,946	29,858,382	4,390,167	8,868,274	54,782	1,886,560	17,480,311	3,546,959	10,617,278	4,667,292
O.D.					2,754					5,924	18,223

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	53,844,728	27,431,356	4,685,515			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,970,662	-742,250	49,196			
TOTAL LOSSES	55,815,390	26,689,106	4,734,711			
EXPECTED LOSSES	48,210,772	23,174,186	4,338,546			
CREDIBILITY	.42	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.637	1.261	.224	4.122		
INDICATED (POST-TEST)	2.210	1.057	.188	3.455		
PRES. ON RATE LEVEL	2.025	.974	.182	3.181		
DERIVED BY FORMULA	2.103	1.057	.188	3.348		
UNDERLYING PRES. RATE	2.278	1.095	.205	3.578		
PROPOSED	2.103	1.057	.188	3.348		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.619
IND. RATES				3.62	MINIMUM PREMIUM	
MAN. RATES	3.78	3.62	3.81	+ 3.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	110,258	635,030	.575			1			44	45
2001	153,143	1,487,923	.971			3		4	26	33
2002	123,175	1,762,194	1.430			2		3	53	58
2003	145,871	1,724,950	1.182	1				3	37	41
2004	157,774	1,053,456	.667			1		4	34	39
TOTAL	690,221	6,663,553	.965	1		7		14	194	216
O.D.		3,111								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			109,271		118,793			72,224		192,657	142,085
2001			398,100	225,653	226,158			249,139	41,953	230,536	116,384
2002			313,875	147,592	497,972			60,166	81,319	468,456	192,814
2003	424,092			52,826	315,642	424,092			16,095	252,395	239,808
2004			101,940	205,807	248,180			27,115	76,030	256,712	137,672
TOTAL	424,092		923,186	631,878	1,406,745	424,092		408,644	215,397	1,400,756	828,763
O.D.											3,111

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			134,185		119,031			176,082		273,578	150,326
2001	104	21,409	536,742	222,329	222,717	130	19,629	629,602	62,170	315,070	125,927
2002	108	36,580	577,984	151,329	487,506	146	18,544	300,571	113,860	579,203	201,876
2003	348,216	20,151	256,404	65,927	277,711	378,335	9,886	137,284	34,938	273,104	252,758
2004	301	71,591	818,991	173,264	218,880	313	44,958	364,771	82,874	234,236	143,454
TOTAL	348,729	149,731	2,324,306	612,849	1,325,845	378,924	93,017	1,608,310	293,842	1,675,191	874,341
O.D.											3,249

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,903,017	3,907,727	877,590	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	187,989	-84,090	11,089	
TOTAL LOSSES	5,091,006	3,823,637	888,679	
EXPECTED LOSSES	4,382,903	3,195,724	911,093	
CREDIBILITY	.20	.50	.77	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.738	.554	.129	1.421
INDICATED (POST-TEST)	.618	.464	.108	1.190
PRES. ON RATE LEVEL	.565	.412	.116	1.093
DERIVED BY FORMULA	.576	.438	.110	1.124
UNDERLYING PRES. RATE	.635	.463	.132	1.230
PROPOSED	.576	.438	.110	1.124

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.215
IND. RATES				1.22	MINIMUM PREMIUM	
MAN. RATES	1.34	1.27	1.31	+ 1.22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	18,655	91,144	.488				1			1
2001	21,231	82,254	.387						4	4
2002	19,378	12,403	.064						1	1
2003	18,764	513,531	2.736			1			5	6
2004	21,913	568,101	2.592					1	1	3
TOTAL	99,941	1,267,433	1.268					1	1	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				52,532					33,191		5,421
2001					13,732					33,652	34,870
2002					5,304					4,078	3,021
2003			448,612		32,846					26,821	5,252
2004	525,784			31,902	690	3,000			5,529		1,196
TOTAL	525,784		448,612	84,434	52,572	3,000			38,720	64,551	49,760

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				58,941					46,567		5,735
2001		74	1,282	230	13,259		34	2,470	691	45,574	37,729
2002		101	1,383	243	5,106		50	954	201	5,000	3,163
2003	123	44,377	561,217	19,368	39,112	3	891	12,686	2,401	28,892	5,536
2004	550,572	4,999	58,815	17,759	3,538	4,363	1,005	8,543	3,065	660	1,246
TOTAL	550,695	49,551	622,697	96,541	61,015	4,366	1,980	24,653	52,925	80,126	53,409

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,253,942	290,607	53,409	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	25,056	-12,271	378	
TOTAL LOSSES	1,278,998	278,336	53,787	
EXPECTED LOSSES	597,647	421,751	31,981	
CREDIBILITY	.05	.14	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.280	.279	.054	1.613
INDICATED (POST-TEST)	1.073	.234	.045	1.352
PRES. ON RATE LEVEL	.532	.375	.028	.935
DERIVED BY FORMULA	.559	.355	.032	.946
UNDERLYING PRES. RATE	.598	.422	.032	1.052
PROPOSED	.559	.355	.032	.946

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				1.02	MINIMUM PREMIUM
MAN. RATES	1.22	1.10	1.12	+ 1.02	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES									
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL				
2000	3,142,641	7,589,489	.241										
2001	3,169,120	6,001,129	.189										
2002	3,228,269	6,777,227	.209										
2003	3,752,044	7,752,581	.206										
2004	3,797,890	5,029,766	.132										
TOTAL	17,089,964	33,150,192	.194										
O.D.		147,244											

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,433,793	1,103,430	1,053,925			878,255	427,156	860,703	832,227
2001			2,234,516	597,656	509,517			629,219	284,960	780,829	964,432
2002	193,534		1,528,208	870,138	1,008,452	5,000		422,330	420,208	1,305,179	1,024,178
2003			2,409,402	877,218	905,902			740,142	362,237	1,442,038	1,015,642
2004			533,074	422,567	1,127,866			325,096	222,282	1,462,454	936,427
TOTAL	193,534		9,138,993	3,871,009	4,605,662	5,000		2,995,042	1,716,843	5,851,203	4,772,906
O.D.				66,529	32,927				2,234	13,830	31,724

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			2,988,696	1,238,047	1,056,034			2,141,187	599,299	1,222,199	880,496
2001	580	109,713	2,816,414	595,317	509,118	324	50,474	1,650,905	383,401	1,068,299	1,043,515
2002	252,241	155,907	2,518,490	798,708	1,015,203	15,234	98,459	1,553,794	538,615	1,627,587	1,072,314
2003	889	341,829	4,386,153	758,941	894,184	1,328	270,270	2,729,755	467,150	1,608,189	1,070,487
2004	1,192	254,342	2,869,353	508,429	949,296	1,885	267,857	2,080,520	373,335	1,320,044	975,757
TOTAL	254,902	861,791	15,579,106	3,899,442	4,423,835	18,771	687,060	10,156,161	2,361,800	6,846,318	5,042,569
O.D.	9	2,445	34,905	65,547	30,806	3	583	6,213	3,466	16,004	33,556

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	27,601,949	17,647,218	5,076,125			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,193,395	-462,259	55,772			
TOTAL LOSSES	28,795,344	17,184,959	5,131,897			
EXPECTED LOSSES	28,711,140	16,406,364	4,614,290			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.168	.101	.030	.299		
INDICATED (POST-TEST)	.141	.085	.025	.251		
PRES. ON RATE LEVEL	.150	.085	.024	.259		
DERIVED BY FORMULA	.141	.085	.025	.251		
UNDERLYING PRES. RATE	.168	.096	.027	.291		
PROPOSED	.141	.085	.025	.251		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	.271
IND. RATES				.27	MINIMUM PREMIUM	
MAN. RATES	.47	.35	.31	+ .27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	17,656	1,141,775	6.466			2	3	19	24
2001	15,009	666,683	4.441			2	2	13	17
2002	18,547	1,753,995	9.457			5	2	18	25
2003	22,500	1,242,961	5.524			2	7	15	24
2004	21,449	480,648	2.240			1		21	22
TOTAL	95,161	5,286,062	5.555			12	14	86	112
O.D.		2,179	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			350,865	137,930	60,933			379,240	106,122	65,216	41,469
2001			340,776	18,509	56,635			117,226	21,502	79,544	32,491
2002			780,400	98,797	147,960			497,506	9,624	162,516	57,192
2003			297,027	300,353	59,892			168,163	251,416	108,339	57,771
2004			122,944		144,618			34,228		119,619	59,239
TOTAL			1,892,012	555,589	470,038			1,196,363	388,664	535,234	248,162
O.D.											2,179

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			347,800	154,758	61,054			692,692	148,888	92,608	43,874
2001	88	15,938	413,948	20,950	56,506	59	9,218	294,574	30,847	109,111	35,155
2002	221	61,206	1,022,110	102,371	155,030	734	80,866	1,211,964	41,442	210,250	59,880
2003	142	53,953	705,983	216,439	75,922	352	69,731	704,095	216,458	141,681	60,891
2004	146	30,510	330,458	38,407	118,743	152	20,808	156,747	21,257	106,275	61,727
TOTAL	597	161,607	2,820,299	532,925	467,255	1,297	180,623	3,060,072	458,892	659,925	261,527
O.D.											2,287

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,224,495	2,118,997	263,814	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	114,135	-51,855	2,638	
TOTAL LOSSES	6,338,630	2,067,142	266,452	
EXPECTED LOSSES	2,784,411	1,862,301	215,064	
CREDIBILITY	.05	.13	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.661	2.172	.280	9.113
INDICATED (POST-TEST)	5.582	1.820	.235	7.637
PRES. ON RATE LEVEL	2.601	1.740	.201	4.542
DERIVED BY FORMULA	2.750	1.750	.208	4.708
UNDERLYING PRES. RATE	2.926	1.957	.226	5.109
PROPOSED	2.750	1.750	.208	4.708

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	5.089
IND. RATES				5.09	MINIMUM PREMIUM	
MAN. RATES	5.38	5.21	5.44	+ 5.09	PRESENT	

+PROPOSED

MANUAL YEAR	COMPANIES REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	591	527,757	892.989			2	1	15	18
2001	583	260,131	446.193				1	18	19
2002	556	442,340	795.575			1		7	8
2003	517	373,974	723.353			2	1	10	13
2004	529	234,857	443.964					11	11
TOTAL	2,776	1,839,059	662.485			5	3	61	69
O.D.		1,054	.379						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			189,740	17,108	65,580			75,840	15,800	89,866	73,823
2001				12,451	67,183				22,944	85,592	71,961
2002			175,000		47,538			50,000		94,860	74,942
2003			218,550	13,051	20,788			20,610	4,031	18,511	78,433
2004					58,675					121,846	54,336
TOTAL			583,290	42,610	259,764			146,450	42,775	410,675	353,495
O.D.											1,054

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			233,001	19,195	65,714			184,898	22,167	127,609	78,105
2001		477	8,611	13,033	65,000		178	12,208	30,250	116,382	77,862
2002	47	13,274	222,157	5,103	47,930	77	9,141	139,587	6,984	117,371	78,464
2003	63	22,846	289,939	18,586	23,944	30	6,231	59,046	6,417	21,012	82,668
2004	49	6,672	78,464	12,732	46,256	77	11,007	92,589	17,938	106,070	56,618
TOTAL	159	43,269	832,172	68,649	248,844	184	26,557	488,328	83,756	488,444	373,717
O.D.											1,115

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,390,669	889,693	374,832	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	73,026	-35,347	3,730	
TOTAL LOSSES	1,463,695	854,346	378,562	
EXPECTED LOSSES	1,802,618	1,083,769	332,043	
CREDIBILITY	.09	.23	.49	
PURE PREMIUMS				
INDICATED (PRE-TEST)	527.268	307.762	136.370	971.400
INDICATED (POST-TEST)	441.851	257.905	114.278	814.034
PRES. ON RATE LEVEL	577.280	347.072	106.335	1030.686
DERIVED BY FORMULA	565.091	326.564	110.227	1001.882
UNDERLYING PRES. RATE	649.358	390.407	119.612	1159.377
PROPOSED	565.091	326.564	110.226	1001.881

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1083.033
IND. RATES				1083.03	MINIMUM PREMIUM	
MAN. RATES	1220.15	1056.54	1234.56	1083.03	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	6,707,017	7,712,647	1.149	1	1	10	10	144	166	
2001	6,523,735	5,231,816	.801	1		6	7	138	152	
2002	6,091,161	6,037,473	.991	2		12	12	135	161	
2003	6,007,811	4,014,208	.668		1	5	11	116	133	
2004	5,736,924	3,333,090	.580	1		1	7	101	110	
TOTAL	31,066,648	26,329,234	.848	5	2	34	47	634	722	
O.D.		60,394	.001					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	438,883	673,160	1,800,975	212,034	983,502	52,730	139,860	793,629	508,420	1,584,159	525,295
2001	356,038		1,284,315	121,961	753,252			504,006	154,391	1,389,974	667,879
2002	118,484		2,170,612	391,406	625,428	3,103		992,536	262,443	814,822	658,639
2003		4,034	752,562	568,683	712,238		1,528	340,322	261,823	802,201	570,817
2004	3,000		165,000	185,695	668,400			30,000	150,238	1,523,619	607,138
TOTAL	916,405	677,194	6,173,464	1,479,779	3,742,820	55,833	141,388	2,660,493	1,337,315	6,114,775	3,029,768
O.D.					2,345					1,531	56,518

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	571,865	842,239	2,211,596	237,902	985,471	136,623	168,253	1,934,869	713,313	2,249,511	555,762
2001	467,641	62,568	1,597,133	137,796	734,622	252	40,068	1,332,864	230,866	1,889,504	722,645
2002	154,746	178,154	2,955,481	391,935	640,480	10,504	176,341	2,681,354	370,083	1,031,580	689,595
2003	378	156,854	1,949,835	475,067	669,478	711	142,201	1,427,065	300,506	896,459	601,641
2004	3,792	123,437	1,414,735	256,978	550,699	1,200	173,766	1,447,741	310,864	1,346,071	632,638
TOTAL	1,198,422	1,363,252	10,128,780	1,499,678	3,580,750	149,290	700,629	8,823,893	1,925,632	7,413,125	3,202,281
O.D.		121	1,499	229	2,041		45	722	137	1,650	59,463

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,366,653	14,423,242	3,261,744			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	878,440	-410,394	34,948			
TOTAL LOSSES	23,245,093	14,012,848	3,296,692			
EXPECTED LOSSES	21,777,721	12,426,659	3,137,731			
CREDIBILITY	.46	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.748	.451	.106	1.305		
INDICATED (POST-TEST)	.627	.378	.089	1.094		
PRES. ON RATE LEVEL	.623	.356	.090	1.069		
DERIVED BY FORMULA	.625	.378	.089	1.092		
UNDERLYING PRES. RATE	.701	.400	.101	1.202		
PROPOSED	.625	.378	.089	1.092		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.180
IND. RATES				1.18	MINIMUM PREMIUM	
MAN. RATES	1.00	1.10	1.28	+ 1.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	203,274	13,745,098	6.761	3		31	26	293	353
2001	243,971	21,446,422	8.790	4	3	50	37	252	346
2002	263,924	17,511,808	6.635		2	35	41	255	333
2003	259,716	11,416,453	4.395	2		19	45	223	289
2004	295,262	16,873,443	5.714	3	3	12	48	259	325
TOTAL	1,266,147	80,993,224	6.397	12	8	147	197	1282	1646
O.D.		223,475	.017			1		6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	413,904		5,206,258	932,483	1,323,818	240,006		1,903,988	1,335,312	1,523,009	866,320
2001	2,076,627	850,134	8,208,789	1,684,987	1,069,290	25,853	1,240,522	2,964,718	799,169	1,468,957	1,057,376
2002		688,399	5,342,371	1,547,648	1,230,248		1,632,421	2,941,347	1,358,457	1,837,114	933,803
2003	216,647		2,820,335	2,120,693	1,209,592	441		1,000,001	1,315,589	1,877,337	855,818
2004	678,757	1,467,067	1,762,252	1,974,424	1,437,125	8,000	24,433	3,067,368	3,218,089	2,046,886	1,189,042
TOTAL	3,385,935	3,005,600	23,340,005	8,260,235	6,270,073	274,300	2,897,376	11,877,422	8,026,616	8,753,303	4,902,359
O.D.			146,301		19,362			1,656		18,053	38,103

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	524,674		6,220,469	1,046,246	1,326,460	590,309		4,220,856	1,873,443	2,162,675	916,567
2001	966,458	1,124,582	10,194,011	1,687,196	1,090,358	81,628	1,387,663	7,465,667	1,093,810	2,031,660	1,144,081
2002	1,953	1,100,295	7,204,073	1,437,423	1,293,093	14,788	1,327,089	6,901,432	1,677,076	2,363,980	977,692
2003	264,334	490,115	6,358,650	1,630,961	1,237,806	2,757	438,968	4,571,296	1,259,604	2,157,734	902,032
2004	713,743	2,160,888	7,463,796	1,477,520	1,376,779	19,171	1,059,945	7,813,530	1,906,932	2,171,303	1,238,982
TOTAL	2,471,162	4,875,880	37,440,999	7,279,346	6,324,496	708,653	4,213,665	30,972,781	7,810,865	10,887,352	5,179,354
O.D.		399	184,883	829	18,254		297	8,967	1,000	21,837	40,547

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	80,877,686	32,343,979	5,219,901			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	3,046,353	-783,016	59,332			
TOTAL LOSSES	83,924,039	31,560,963	5,279,233			
EXPECTED LOSSES	72,626,193	29,678,486	4,824,020			
CREDIBILITY	.30	.75	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.628	2.493	.417	9.538		
INDICATED (POST-TEST)	5.554	2.089	.349	7.992		
PRES. ON RATE LEVEL	5.099	2.084	.339	7.522		
DERIVED BY FORMULA	5.236	2.088	.349	7.673		
UNDERLYING PRES. RATE	5.736	2.344	.381	8.461		
PROPOSED	5.236	2.088	.349	7.673		
IND. RATES						
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	8.294
IND. RATES				8.29	MINIMUM PREMIUM	
MAN. RATES	9.21	8.70	9.01	+ 8.29	PRESENT	

+PROPOSED

MANUAL YEAR	TEAMS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	6									
2001	8	61	7.625							
2002	4	223	55.750							
2003	6	457	76.166							
2004	6	331,161	5193.500						28	28
TOTAL	30	331,902	1063.400						28	28
O.D.		180	6.000							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											61
2002											223
2003											457
2004					125,403					141,793	63,965
TOTAL					125,403					141,793	64,706
O.D.											180

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											66
2002											233
2003											482
2004	104	14,235	167,701	27,208	98,869	91	12,807	107,748	20,887	123,438	66,652
TOTAL	104	14,235	167,701	27,208	98,869	91	12,807	107,748	20,887	123,438	67,433
O.D.											188

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	302,686	270,402	67,621	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	645	-296	35	
TOTAL LOSSES	303,331	270,106	67,656	
EXPECTED LOSSES	14,910	9,720	3,195	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10111.033	9003.533	2255.200	21369.766
INDICATED (POST-TEST)	8473.046	7544.961	1889.858	17907.865
PRES. ON RATE LEVEL	441.818	288.068	94.663	824.549
DERIVED BY FORMULA	441.818	360.637	130.567	933.022
UNDERLYING PRES. RATE	496.983	324.036	106.483	927.502
PROPOSED	441.818	360.637	130.566	933.021

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1008.595
IND. RATES				1008.60	MINIMUM PREMIUM	
MAN. RATES	976.12	912.77	987.65	1008.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	88,834	650,275	.732			88,834			1	3	20	24
2001	94,122	879,821	.934			94,122			2	1	20	23
2002	98,536	684,780	.694			98,536			1	2	17	20
2003	98,940	903,866	.913			98,940			3	2	13	18
2004	103,156	1,204,139	1.167			103,156			1		12	13
TOTAL	483,588	4,322,881	.894			483,588			8	8	82	98

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			163,251	117,613	37,311			84,811	79,866	99,771	67,652
2001			301,604	43,848	137,186			137,713	19,499	196,053	43,918
2002			94,645	71,574	155,322			59,277	56,892	153,515	93,555
2003			370,392	122,348	45,784			131,357	46,451	136,308	51,226
2004			518,384		93,561			313,700		206,497	71,997
TOTAL			1,448,276	355,383	469,164			726,858	202,708	792,144	328,348

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			200,472	131,962	37,384			206,769	112,052	141,675	71,576
2001	78	14,840	379,646	46,271	134,368	72	10,894	352,092	31,195	267,017	47,519
2002	32	12,014	188,810	68,492	152,771	113	13,373	209,867	71,868	191,965	97,952
2003	127	46,816	601,574	99,232	55,392	212	42,352	408,040	58,498	155,220	53,992
2004	135	40,645	417,384	35,287	83,845	467	65,117	462,236	47,343	189,744	75,021
TOTAL	372	114,315	1,787,886	381,244	463,760	864	131,736	1,639,004	320,956	945,621	346,060

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,674,177	2,111,581	346,060	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	111,488	-69,719	3,552	
TOTAL LOSSES	3,785,665	2,041,862	349,612	
EXPECTED LOSSES	2,708,093	2,398,597	299,825	
CREDIBILITY	.16	.39	.60	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.783	.422	.072	1.277
INDICATED (POST-TEST)	.656	.354	.060	1.070
PRES. ON RATE LEVEL	.498	.441	.055	.994
DERIVED BY FORMULA	.523	.407	.058	.988
UNDERLYING PRES. RATE	.560	.496	.062	1.118
PROPOSED	.526	.410	.058	.994

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.074
IND. RATES				1.07	MINIMUM PREMIUM	
MAN. RATES	1.13	1.09	1.19	+ 1.07	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	36,184	2,563,787	7.085			6	3	29	38
2001	35,787	883,846	2.469			2	4	22	28
2002	35,252	1,197,898	3.398	1		2	4	35	42
2003	38,534	1,326,379	3.442			1	12	31	44
2004	38,315	760,044	1.983				1	35	36
TOTAL	184,072	6,731,954	3.657	1		11	24	152	188
O.D.		787							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			934,027	9,542	148,291			1,170,972	4,150	165,991	130,814
2001			265,000	146,799	86,311			114,781	48,539	144,672	77,744
2002	163,435		304,996	159,000	122,656	42,806		138,817	104,850	97,316	64,022
2003			246,793	231,189	155,321			107,175	239,087	163,195	183,619
2004				20,232	200,275				45,261	284,083	210,193
TOTAL	163,435		1,750,816	566,762	712,854	42,806		1,531,745	441,887	855,257	666,392
O.D.											787

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,006,924	10,706	148,586			1,507,831	5,822	235,707	138,401
2001	68	13,877	350,648	143,664	86,203	59	9,197	300,429	65,713	197,835	84,119
2002	212,690	29,134	474,978	143,557	126,525	123,698	26,830	412,793	124,700	126,854	67,031
2003	123	48,866	635,152	177,899	153,937	268	54,813	580,772	206,959	197,589	193,534
2004	172	25,894	304,548	54,623	159,798	229	33,881	285,837	66,922	252,696	219,021
TOTAL	213,053	117,771	2,772,250	530,449	675,049	124,254	124,721	3,087,662	470,116	1,010,681	702,106
O.D.											829

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,439,711	2,686,295	702,935			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	240,414	-89,919	5,981			
TOTAL LOSSES	6,680,125	2,596,376	708,916			
EXPECTED LOSSES	5,849,810	2,993,012	509,880			
CREDIBILITY	.08	.21	.32			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.629	1.411	.385	5.425		
INDICATED (POST-TEST)	3.041	1.182	.323	4.546		
PRES. ON RATE LEVEL	2.825	1.446	.246	4.517		
DERIVED BY FORMULA	2.842	1.391	.271	4.504		
UNDERLYING PRES. RATE	3.178	1.626	.277	5.081		
PROPOSED	2.850	1.395	.272	4.517		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.882
IND. RATES				4.88	MINIMUM PREMIUM	
MAN. RATES	5.60	5.21	5.41	+ 4.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	2,043	1,712,318	83.813	1	1	2	2	5	11
2001	2,023	22,633	1.118					2	2
2002	1,862	1,383,723	74.313			2			2
2003	7,001	5,882	.084					1	1
2004	7,301	28,110	.385					1	1
TOTAL	20,230	3,152,666	15.584	1	1	4	2	9	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	171,499	377,210	226,196	78,456	9,530	3,000	650,574	136,311	16,139	30,672	12,731
2001					3,099					10,093	9,441
2002			492,665					889,285			1,773
2003					172					1,230	4,480
2004					3,093					23,099	1,918
TOTAL	171,499	377,210	718,861	78,456	15,894	3,000	650,574	1,025,596	16,139	65,094	30,343

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	223,463	380,125	277,768	88,028	9,550	7,773	630,367	332,326	22,643	43,555	13,469
2001		16	290	52	2,992		10	741	207	13,668	10,215
2002	94	24,371	413,703	5,777	4,299	825	89,592	1,334,948	26,311	12,076	1,856
2003		8	110	18	148		38	579	108	1,324	4,722
2004	3	348	4,135	670	2,438	15	2,089	17,551	3,400	20,108	1,999
TOTAL	223,560	404,868	696,006	94,545	19,427	8,613	722,096	1,686,145	52,669	90,731	32,261

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,741,288	257,372	32,261	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	24,718	-2,648	266	
TOTAL LOSSES	3,766,006	254,724	32,527	
EXPECTED LOSSES	523,754	229,610	16,993	
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	18.616	1.259	.161	20.036
INDICATED (POST-TEST)	15.600	1.055	.135	16.790
PRES. ON RATE LEVEL	2.280	1.000	.074	3.354
DERIVED BY FORMULA	2.546	1.003	.078	3.627
UNDERLYING PRES. RATE	2.589	1.135	.084	3.808
PROPOSED	2.546	1.003	.078	3.627

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.953
IND. RATES				3.95	MINIMUM PREMIUM	
MAN. RATES	4.90	4.26	4.10	+ 3.95	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	1,051	13,970	1,329							
2001	1,301	59,068	4,540						1	1
2002	1,562	9,195	.588						1	1
2003	2,009	44,508	2,215				1		3	4
2004	2,581	201,491	7,806						5	5
TOTAL	8,504	328,232	3,860						1	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											13,970
2001					8,600					41,558	8,910
2002					3,912					2,994	2,289
2003				9,098	7,380				11,115	11,440	5,475
2004					58,994					134,200	8,297
TOTAL				9,098	78,886				11,115	190,192	38,941

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											14,780
2001		46	803	143	8,304		41	3,052	854	56,281	9,641
2002		77	1,020	179	3,765		38	701	148	3,670	2,397
2003	2	1,061	14,109	6,773	6,933	6	1,405	17,753	9,562	13,152	5,771
2004	51	6,697	78,889	12,800	46,507	84	12,139	101,975	19,758	116,813	8,645
TOTAL	53	7,881	94,821	19,895	65,509	90	13,623	123,481	30,322	189,916	41,234

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	239,949	305,642	41,234	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	8,465	-2,284	181	
TOTAL LOSSES	248,414	303,358	41,415	
EXPECTED LOSSES	190,489	120,331	13,012	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.921	3.567	.487	6.975
INDICATED (POST-TEST)	2.448	2.989	.408	5.845
PRES. ON RATE LEVEL	1.973	1.246	.135	3.354
DERIVED BY FORMULA	1.978	1.298	.146	3.422
UNDERLYING PRES. RATE	2.240	1.415	.153	3.808
PROPOSED	1.978	1.298	.146	3.422

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.729
IND. RATES				3.73	MINIMUM PREMIUM	
MAN. RATES	4.90	4.26	4.10	+ 3.73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES						
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	7,570	113,217	1.495			7,570			1			1	2
2001	6,234	446,737	7.166			6,234	1		1			3	5
2002	6,044	173,435	2.869			6,044			1			4	5
2003	9,264	191,066	2.062			9,264				1		5	6
2004	9,637	191,056	1.982			9,637				1		6	7
TOTAL	38,749	1,115,511	2.879			38,749	1		3	2		19	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			92,256		950			12,658		875	6,478
2001	219,987		152,162		20,070			16,078		13,543	24,897
2002			125,000		6,830			23,000		10,968	7,637
2003				55,552	37,843				15,730	53,584	28,357
2004				15,875	38,699				5,000	125,798	5,684
TOTAL	219,987		369,418	71,427	104,392			51,736	20,730	204,768	73,053

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			113,290		952			30,860		1,243	6,854
2001	288,780	7,007	182,801	1,362	20,102	8	1,254	39,833	622	18,471	26,939
2002	34	8,951	151,610	2,404	8,131	36	3,771	56,566	1,605	13,938	7,996
2003	14	6,127	81,540	40,657	36,051	15	3,221	42,808	16,878	58,902	29,888
2004	37	6,847	80,556	17,161	31,998	86	12,279	103,323	21,294	110,098	5,923
TOTAL	288,865	28,932	609,797	61,584	97,234	145	20,525	273,390	40,399	202,652	77,600

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,221,654	401,869	77,600	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	115,085	-28,688	1,738	
TOTAL LOSSES	1,336,739	373,181	79,338	
EXPECTED LOSSES	2,704,293	1,074,122	137,172	
CREDIBILITY	.03	.07	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.450	.963	.205	4.618
INDICATED (POST-TEST)	2.891	.807	.172	3.870
PRES. ON RATE LEVEL	6.204	2.464	.315	8.983
DERIVED BY FORMULA	6.105	2.348	.299	8.752
UNDERLYING PRES. RATE	6.979	2.772	.354	10.105
PROPOSED	6.105	2.348	.299	8.752

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	9.460
IND. RATES				9.46	MINIMUM PREMIUM	
MAN. RATES	11.58	10.72	10.76	+ 9.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	653,988	3,597,238	.550			7	7	225	239
2001	688,702	3,086,338	.448			4	2	179	185
2002	338,985	1,164,470	.343			2	3	78	83
2003	513,078	3,015,208	.587			2	19	155	176
2004	460,453	2,996,780	.650			2	16	157	175
TOTAL	2,655,206	13,860,034	.522			17	47	794	858
O.D.		1,183							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,190,414	302,822	807,728			194,008	185,789	688,561	227,916
2001			747,465	119,001	978,699			211,678	32,276	760,304	236,915
2002			364,739	137,505	279,787			45,707	35,062	216,743	84,927
2003			217,796	829,574	769,989			39,550	387,169	683,142	87,988
2004			333,648	736,297	698,783			100,391	329,516	654,994	143,151
TOTAL			2,854,062	2,125,199	3,534,986			591,334	969,812	3,003,744	780,897
O.D.											1,183

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			1,461,828	339,767	809,338			472,992	260,661	977,755	241,135
2001	193	40,276	1,002,499	135,242	949,780	108	17,187	575,505	60,244	1,032,034	256,342
2002	113	35,642	577,119	133,779	277,864	78	11,270	179,420	50,738	268,251	88,919
2003	275	122,655	1,610,962	635,014	721,823	290	68,432	840,775	361,782	766,217	92,739
2004	889	231,125	2,642,536	577,066	632,745	1,029	148,484	1,200,222	289,921	615,813	149,163
TOTAL	1,470	429,698	7,294,944	1,820,868	3,391,550	1,505	245,373	3,268,914	1,023,346	3,660,070	828,298
O.D.											1,239

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	11,241,904	9,895,834	829,537		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	553,235	-313,962	8,828		
TOTAL LOSSES	11,795,139	9,581,872	838,365		
EXPECTED LOSSES	13,196,373	8,921,493	823,113		
CREDIBILITY	.48	1.00	1.00		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.444	.361	.032	.837	
INDICATED (POST-TEST)	.372	.303	.027	.702	
PRES. ON RATE LEVEL	.442	.299	.027	.768	
DERIVED BY FORMULA	.408	.303	.027	.738	
UNDERLYING PRES. RATE	.497	.336	.031	.864	
PROPOSED	.408	.303	.027	.738	
IND. RATES					
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				.80	MINIMUM PREMIUM
MAN. RATES	1.55	1.06	.92	+ .80	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	6,325	4,767	.075						3	3
2001	2,125	1,120	.052							
2002	6,652	18,905	.284						1	1
2003	345									
2004	3,660	6,426	.175						1	1
TOTAL	19,107	31,218	.163						5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					2,704					1,958	105
2001											1,120
2002					5,088					515	13,302
2004					1,611					3,820	995
TOTAL					9,403					6,293	15,522

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					2,709					2,780	111
2001											1,212
2002		99	1,327	233	4,897		8	120	26	631	13,927
2004	1	182	2,155	349	1,272	2	346	2,902	562	3,324	1,037
TOTAL	1	281	3,482	582	8,878	2	354	3,022	588	6,735	16,287

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,142	16,783	16,287	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,029	-3,559	107	
TOTAL LOSSES	13,171	13,224	16,394	
EXPECTED LOSSES	170,625	81,204	10,127	
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.069	.069	.086	.224
INDICATED (POST-TEST)	.058	.058	.072	.188
PRES. ON RATE LEVEL	.794	.378	.047	1.219
DERIVED BY FORMULA	.779	.362	.049	1.190
UNDERLYING PRES. RATE	.893	.425	.053	1.371
PROPOSED	.779	.362	.049	1.190

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.286
IND. RATES				1.29	MINIMUM PREMIUM	
MAN. RATES	1.65	1.51	1.46	+ 1.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	13,054	20,710	.158						2	2
2001	14,583	334,420	2.293			1			15	16
2002	12,603	303,489	2.408			1			4	5
2003	17,596	241,822	1.374			1			1	2
2004	20,051	70,005	.349						4	4
TOTAL	77,887	970,446	1.246			3			26	29

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					1,589					3,557	15,564
2001			111,102		65,458			59,817		51,426	46,617
2002			138,567		51,758			71,135		31,826	10,203
2003			181,301		822			29,705		6,565	23,429
2004					10,654					15,375	43,976
TOTAL			430,970		130,281			160,657		108,749	139,789

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					1,593					5,051	16,467
2001	29	5,390	138,218	1,842	63,731	31	4,660	148,274	2,335	70,130	50,440
2002	40	10,779	179,592	4,683	51,540	104	11,631	174,460	4,858	40,532	10,683
2003	48	17,297	218,844	6,612	4,969	41	7,805	69,140	2,989	8,183	24,694
2004	8	1,213	14,245	2,310	8,396	7	1,391	11,686	2,265	13,386	45,823
TOTAL	125	34,679	550,899	15,447	130,229	183	25,487	403,560	12,447	137,282	148,107

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,014,933	295,405	148,107	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	20,468	-17,095	1,679	
TOTAL LOSSES	1,035,401	278,310	149,786	
EXPECTED LOSSES	470,437	693,195	130,850	
CREDIBILITY	.05	.12	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.329	.357	.192	1.878
INDICATED (POST-TEST)	1.114	.299	.161	1.574
PRES. ON RATE LEVEL	.537	.791	.150	1.478
DERIVED BY FORMULA	.566	.732	.152	1.450
UNDERLYING PRES. RATE	.604	.890	.168	1.662
PROPOSED	.577	.746	.155	1.478

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	1.597
IND. RATES				1.60	MINIMUM PREMIUM	
MAN. RATES	2.00	1.83	1.77	+ 1.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	43,435	837,276	1.927	1			1	10	12
2001	46,312	135,933	.293				1	7	8
2002	50,430	308,406	.611			1		11	12
2003	47,821	345,895	.723				1	21	22
2004	53,936	1,235,572	2.290	1		1	1	11	14
TOTAL	241,934	2,863,082	1.183	2		2	4	60	68
O.D.		35,494	.014					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	473,279			37,066	59,619				34,382	157,904	75,026
2001				20,523	43,111				11,305	49,464	11,530
2002			144,549		38,865			19,336		75,942	29,714
2003				19,382	86,280				15,900	177,125	47,208
2004	525,567		277,200	55,641	30,642			229,799	40,322	39,213	37,188
TOTAL	998,846		421,749	132,612	258,517			249,135	101,909	499,648	200,666
O.D.					11,532					19,517	4,445

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000	616,683			41,588	59,738				48,238	224,224	79,378
2001		426	7,873	20,354	41,849		99	6,550	15,058	67,218	12,475
2002	39	10,943	183,395	4,195	39,202	36	4,055	63,160	4,638	93,520	31,111
2003	10	5,887	75,187	21,311	76,193	31	7,357	101,456	28,058	192,018	49,757
2004	550,440	43,789	450,983	53,193	40,037	565	78,153	534,376	52,681	53,435	38,750
TOTAL	1,167,172	61,045	717,438	140,641	257,019	632	89,664	705,542	148,673	630,415	211,471
O.D.	1	591	7,376	1,123	10,038	4	647	9,231	1,744	21,029	4,682

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,759,343	1,210,682	216,153	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	287,983	-62,551	3,782	
TOTAL LOSSES	3,047,326	1,148,131	219,935	
EXPECTED LOSSES	6,953,184	2,206,438	314,515	
CREDIBILITY	.10	.25	.38	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.260	.475	.091	1.826
INDICATED (POST-TEST)	1.056	.398	.076	1.530
PRES. ON RATE LEVEL	2.555	.811	.115	3.481
DERIVED BY FORMULA	2.405	.708	.100	3.213
UNDERLYING PRES. RATE	2.874	.912	.130	3.916
PROPOSED	2.405	.708	.100	3.213

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	3.473
IND. RATES				3.47	MINIMUM PREMIUM	
MAN. RATES	4.72	4.31	4.17	+ 3.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2000	513,395	10,330,402	2.012		1	17	8	274	300
2001	499,621	11,832,136	2.368			30	6	298	334
2002	312,685	12,332,209	3.943			34	21	256	311
2003	456,796	19,930,704	4.363		5	41	57	491	594
2004	473,809	13,865,301	2.926			8	72	596	676
TOTAL	2,256,306	68,290,752	3.027		6	130	164	1915	2215
O.D.		6,238,101	.276			14	4	131	149

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		224,157	3,226,407	334,963	1,563,331		43,169	997,806	256,188	2,042,690	1,641,691
2001			5,557,747	335,158	1,593,098			1,139,750	139,837	1,798,296	1,268,250
2002			6,009,014	971,508	1,070,367			1,541,533	525,204	1,361,780	852,803
2003		1,117,617	6,094,292	2,588,097	2,129,798		177,378	1,850,997	1,861,770	2,707,618	1,403,137
2004			1,218,249	2,577,505	2,810,872			207,367	1,879,987	3,905,530	1,265,791
TOTAL		1,341,774	22,105,709	6,807,231	9,167,466		220,547	5,737,453	4,662,986	11,815,914	6,431,672
O.D.			2,664,561	233,352	713,192			814,149	94,377	907,925	810,545

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		612,963	3,930,104	375,829	1,566,461		113,503	2,414,342	359,432	2,900,618	1,736,909
2001	1,440	263,760	6,819,920	384,731	1,568,251	583	90,274	2,921,396	235,016	2,447,419	1,372,247
2002	1,727	476,832	7,954,809	961,230	1,133,569	2,428	279,259	4,258,896	706,792	1,725,346	892,885
2003	3,245	2,496,594	11,483,967	2,153,896	2,140,713	6,595	1,221,720	7,151,018	1,813,502	3,119,847	1,478,906
2004	3,427	856,289	9,794,410	2,102,064	2,504,550	5,298	755,445	6,272,742	1,640,014	3,637,234	1,318,954
TOTAL	9,839	4,706,438	39,983,210	5,977,750	8,913,544	14,904	2,460,201	23,018,394	4,754,756	13,830,464	6,799,901
O.D.	570	101,910	3,250,661	279,255	706,596	350	52,952	2,025,415	158,796	1,249,437	867,794

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	75,624,844	35,870,598	7,667,695	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,790,357	-905,367	88,370	
TOTAL LOSSES	77,415,201	34,965,231	7,756,065	
EXPECTED LOSSES	42,170,359	28,609,960	7,626,313	
CREDIBILITY	.43	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.431	1.550	.344	5.325
INDICATED (POST-TEST)	2.875	1.299	.288	4.462
PRES. ON RATE LEVEL	1.662	1.127	.300	3.089
DERIVED BY FORMULA	2.184	1.299	.288	3.771
UNDERLYING PRES. RATE	1.869	1.268	.338	3.475
PROPOSED	2.184	1.299	.288	3.771

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	4.076
IND. RATES				4.08	MINIMUM PREMIUM	
MAN. RATES	3.29	3.23	3.70	+ 4.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	653,948									
2001	688,702									
2002	339,483									
2003	512,636									
2004	460,453									
TOTAL	2,655,222									
O.D.		259,949	.009							11 11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											
O.D.					78,598					85,759	95,592

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											
O.D.		231	3,994	716	77,196		57	4,025	1,129	118,176	102,815

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,307	197,217	102,815	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	192,562	-7,477	1,992	
TOTAL LOSSES	200,869	189,740	104,807	
EXPECTED LOSSES	4,593,534	212,418	185,866	
CREDIBILITY	.48	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.008	.007	.004	.019
INDICATED (POST-TEST)	.007	.006	.003	.016
PRES. ON RATE LEVEL	.154	.007	.006	.167
DERIVED BY FORMULA	.083	.006	.003	.092
UNDERLYING PRES. RATE	.173	.008	.007	.188
PROPOSED	.083	.006	.003	.092

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE
IND. RATES				.13	MINIMUM PREMIUM
MAN. RATES	.33	.23	.20	+ .13	PRESENT

+PROPOSED *LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	6,337									
2001	2,197									
2002	6,666									
2003	188									
2004	3,631									
TOTAL	19,019									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	1,546	-479	8			
TOTAL LOSSES	1,546		8			
EXPECTED LOSSES	43,743	10,841	761			
CREDIBILITY	.02	.05	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.008	.000	.000	.008		
INDICATED (POST-TEST)	.007	.000	.000	.007		
PRES. ON RATE LEVEL	.204	.051	.004	.259		
DERIVED BY FORMULA	.200	.048	.004	.252		
UNDERLYING PRES. RATE	.230	.057	.004	.291		
PROPOSED	.200	.048	.004	.252		
YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	.272
IND. RATES				.27	MINIMUM PREMIUM	
MAN. RATES	.35	.32	.31	+ .27	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES						
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2000	888													
2001	955													
2002	880													
2003	886													
2004	954													
TOTAL	4,563													
O.D.		68	.014											

REPORTED LOSSES													
MANUAL YEAR	INDEMNITY					MEDICAL							
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY		
TOTAL													
O.D.													68

TRANSLATED LOSSES													
MANUAL YEAR	INDEMNITY					MEDICAL							
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY		
TOTAL													
O.D.													71

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			71	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	11,391	-1,414	47	
TOTAL LOSSES	11,391		118	
EXPECTED LOSSES	274,894	46,949	4,085	
CREDIBILITY	.02	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.496	.000	.026	2.522
INDICATED (POST-TEST)	2.092	.000	.022	2.114
PRES. ON RATE LEVEL	53.557	9.147	.795	63.499
DERIVED BY FORMULA	52.528	8.873	.772	62.173
UNDERLYING PRES. RATE	60.244	10.289	.895	71.428
PROPOSED	52.528	8.873	.772	62.173

YEAR	4-1-05	4-1-06	4-1-07	4-1-08	IND. RATE	67.209
IND. RATES				67.21	MINIMUM PREMIUM	
MAN. RATES	76.06	76.06	76.06	+ 67.21	PRESENT	

+PROPOSED